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ABSTRACT

Information on state student financial aid programs in New York is provided to the governor and legislature by the Board of Regents. Part I discusses recent developments in the state's student aid programs and recommendations of the regents. Part II's four sections are as follows: the scope of state-administered student aid programs (e.g., the Tuition Assistance Program, new scholarship programs, and loan programs); the scope of other federal aid programs in New York (Postsecondary Student Assistance Amendments of 1981, and distribution of federal aid funds); awards and payments in the Tuition Assistance Program (utilization rates by sector and level, and average awards); and the relationship of state, federal, and institutional student aid programs. Information is provided on the distribution of various government and institutional aid programs for 3 years at degree-granting institutions. An appendix provides information on the determination of the student's award on the basis of tuition cost and financial ability. (SM)

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A REPORT BY THE BOARD OF REGENTS TO THE GOVERNOR AND LEGISLATURE

ON STATE STUDENT FINANCIAL AID PROGRAMS

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The University of the State of New York
The State Education Department
Albany, New York 12230

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A REPORT BY THE BOARD OF REGENTS TO THE GOVERNOR AND LEGISLATURE

ON STATE STUDENT FINANCIAL AID PROGRAMS

The University of the State of New York
The State Education Department
Albany, New York 12230
1988

THE UNIVERSITY OF THE STATE OF NEW YORK

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Section 603 of the Education Law
(As amended by Chapter 942, Laws of 1974)

Section 603. Evaluation by the board of regents. On or before January first, nineteen hundred seventy-six, and annually thereafter on or before December first, the board of regents shall make a report to the governor and the temporary president of the senate, the speaker of the assembly, the senate finance committee, the assembly ways and means committee and the standing committees of the legislature having jurisdiction of higher education evaluating all financial assistance and loan programs established by this article, which report shall contain such recommendations as the regents may deem appropriate.

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NEW YORK
THE STATE OF LEARNING
THE STATE EDUCATION DEPARTMENT / THE UNIVERSITY OF THE STATE OF NEW YORK / ALBANY, N.Y. 12234

PRESIDENT OF THE UNIVERSITY
AND COMMISSIONER OF EDUCATION
THE NEW YORK STATE EDUCATION DEPARTMENT
ALBANY, NEW YORK 12234

November 18, 1988

To the Governor and the Legislature:

Student financial aid programs constitute an essential part of the financing of postsecondary education and in promoting access and choice. In a period of increasing attendance costs and intense competition for the allocation of governmental resources, the role of student aid programs is particularly critical. Federal and state programs together with colleges and private sources are currently providing approximately $24.5 billion nationally in programs which are highly effective in furthering educational opportunity. New York State continues to hold a leadership position among the States in supporting grant, scholarship, and loan programs to aid students in achieving educational goals. Financial barriers have been lowered to make educational opportunity a reality. Over the years, the State has enacted substantial improvements in its programs. Most notably and most recently have been the enactment of the Liberty Scholarship Program and the substantial enrichment of the Tuition Assistance Program.

The State-administered program of financial aid, the largest in the nation, is broad and comprehensive, providing extensive amounts of funds to large numbers of students. It includes tuition assistance grants for use in colleges and certain proprietary schools, scholarships for undergraduate, professional and graduate study, and guaranteed loans. Further, the State supports a wide network of public colleges and universities.

The present scholarship and tuition assistance grants are based on legislation of 1974 as amended in subsequent years. The legislation of 1974 established the New York Higher Education Services Corporation to centralize the administration of State financial aid programs of scholarships, grants and loans and to coordinate such programs with those of other levels of government, particularly the Federal government. Under the law, the Higher Education Services Corporation is responsible for the issuance of award and loan payments and the Education Department retains the responsibility for selection of winners and alternates in eight programs of scholarships or academic performance awards. The law, under Section 602, provides that the Commissioner shall establish regulations governing student eligibility for student award and loan programs in the following areas:

1. Full-time and part-time attendance
2. Summer study
3. Permissible use of general and academic performance awards
4. Matriculation
5. Academic standing.

Section 607 of the law also provides that the Commissioner shall establish regulations gov-

erning institutional disclosure of information for students. Such information includes:

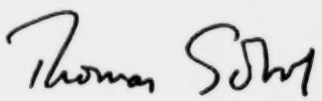
1. Financial aid programs
2. Educational costs
3. Refund policies
4. Instructional programs.

The Commissioner's Regulations have been revised periodically to improve the quality and administration of the programs as well as to reflect legislative changes.

Over the years, the Board of Regents has reviewed the State's student financial assistance programs and made recommendations for significant changes. Some of these recommendations formed the basis for legislative changes.

The Regents continue to review and evaluate the State's financial aid programs. Accordingly, this report contains a description of the scope and operation of programs in the State and the results of an annual collection of student aid data to help in the planning of future directions of student aid programs.

Respectfully submitted,



Thomas Sobol
President of The University and Commissioner of Education

PART I

Recent Developments in the Student Aid Programs Administered by the State

1. The State-administered student financial aid programs (loans and grants) for 1987-88 totaled almost $1.3 billion, an increase of $31 million from 1986-87 (see Tables 1 and 2). State-funded grant programs decreased $22 million while federally guaranteed loans administered by New York increased $53 million. Additional information on components of the State-administered programs follows.

2. The Tuition Assistance Program (TAP), including the Supplemental Tuition Assistance Program (STAP), decreased $24 million in expenditures, to $378 million in 1987-88 (see Table 6). This 6 percent decrease reflects an overall 6 percent decline in undergraduate recipients, from 276,000 to 259,000. The decrease of almost 17,000 undergraduate TAP recipients (see Table 4) is in contrast to a decline of slightly less than 5,000 in full-time undergraduate student enrollment (see Table 5). Once again, decreases in undergraduate TAP recipients in all sectors disproportionately exceeded the decreases in full-time undergraduate enrollment. Several factors may, and probably have, contributed to this trend over time, but it is not known how large a role each has played. When income eligibility levels go unchanged over a period of years escalating family incomes drive some recipients into ineligibility. As students take longer to complete college programs they can exhaust eligibility. A bigger proportion of out-of-state residents in the college population means more students who are ineligible for TAP. From 1977 to 1985 the number of non-State residents among all full-time undergraduates increased by about 15,000 while total full-time undergraduate enrollment increased by only 9,000. The 1987 data are not yet available but will be examined to determine if this trend is continuing. These are some of the factors; there may be others as well.

3. The overall average TAP award for undergraduates stayed about the same between 1986-87 and 1987-88, $1,420 to $1,419. Average awards decreased in some sectors and increased in others (see Table 7). For graduate students, the overall average TAP award decreased slightly from $906 to $903.

4. The Guaranteed Student Loan Program is now named the Stafford Student Loan Program. This program encompasses the traditional Student Loans, Supplemental Student Loans available to emancipated undergraduate and graduate students, and Parent Loans for dependent undergraduate and graduate students. The total amount of all guaranteed loans for student aid administered by the Higher Education Services Corporation increased from $809 million in 1986-87 to $862 million in 1987-88. The entire increase of $53 million was in Supplemental Student Loans, with Student Loans and Parents Loans virtually unchanged. The number of borrowers decreased 29,000 (9 percent) in the Student and Parent loan areas combined, while Supplemental Student Loan borrowers increased over 18,000 (111 percent). The level dollar volume of Student Loans and the fewer number of loans means that the average Student Loan increased from $2,397 in 1986-87 to $2,635 in 1987-88, a substantial one-year increase of 10 percent. Over the four-year period from 1984-85 to 1987-88, the number of loans handled by HESC has declined by over 118,000, representing a decrease of almost 27 per-

cent. The requirement of a needs analysis for all borrowers and the extensive new verification procedures contributed to a decline in loan volume. In addition, the Higher Education Services Corporation attributes, at least partially, the decrease of loan activity handled by the Corporation to the servicing of loan applications of State residents by out-of-state lending agencies. The number and amounts of loans handled by servicers other than HESC are not known. Thus it is not possible to present the total loan activity of New York State residents. During the past year one of the major out-of-state lending agencies ceased doing business in New York State. It remains to be seen what effect this will have on the volume of loans processed by the Corporation.

5. Under the Aid for Part-Time Study Program, colleges awarded $4.9 million to 8,012 students in 1986-87. For 1987-88, awards increased to $5.5 million and went to 9,328 students.

6. Student aid legislation enacted in 1988 includes the following:

A. The Liberty Scholarship Program.

Effective with the academic year 1991-92, Liberty Scholarship payments will be made to eligible students. Following are the major provisions of the program.

1. Eligibility
   a. Students must have graduated from high school in New York State or received an equivalency diploma from New York State.
   b. Students must be under 22 and be undergraduate students beginning in 1991-92 or thereafter.
   c. Students must meet eligibility requirements for State awards (such as citizenship, residence and matriculation).
   d. Students must be enrolled in approved degree-granting programs within two years of graduation or receipt of the equivalency diploma.
   e. Students must qualify for TAP and Pell grants.
2. Duration of Awards

   Recipients are entitled to awards for four years of full-time study or the equivalent of part-time study, or five years if the program normally requires five years.
3. Amounts of Awards
   a. For students attending CUNY or SUNY, the amount of the award will equal non-tuition attendance costs reduced by Pell grants and government grants other than TAP awards. For most eligible students the combined awards from Liberty Scholarships, TAP and Pell will meet college costs except for personal expenses. If the family income exceeds $18,000 gross income, the award will be reduced by one dollar for every three dollars in excess of $18,000.
   b. For students attending non-public colleges, the award will equal the average non-tuition costs at the college or the State University whichever is less, reduced by the amount of the Pell award and government grants other than TAP awards. The same reduction in the award will apply when family gross income exceeds $18,000.
   c. Although it is difficult to project what costs and Pell awards will be in 1991-92, it is possible that Liberty Scholarships awards could range as high as $3,000.

B. Changes in the Tuition Assistance Program

1. Commencing in 1989-90, entering undergraduate students will receive a maximum award of $3,650 or tuition, whichever is less when the family net taxable income is $7,500 or less. The income ceiling for a minimum award of $350 will be $42,500 net taxable income. This schedule will follow the entering class for four years.
2. Commencing in 1990-91, entering undergraduate students will receive a maximum award of $4,125 or tuition, whichever is less, when the family net taxable income is $8,000 or less. The income ceiling for a minimum award of $350 will be $50,500 net taxable income.
3. Commencing in 1989-90, emancipated undergraduate students will receive a maximum award of $2,800 or tuition, whichever is less, when the net taxable income is $3,000 or less. The income ceiling for a minimum award of $350 will remain $10,000.
4. Commencing in 1990-91, the maximum award for emancipated undergraduate students will be $3,400 or tuition, whichever is less when the net taxable income is $3,000 or less. The income ceiling for a minimum award of $350 will remain $10,000.

These changes will be phased in by entering class over four years.

Recommendations of the Regents

The Regents are concerned about the adequacy of the TAP award scales for graduate students who are largely dependent on loans to finance their post-baccalaureate education. In addition, there is a need in industry as well as college faculties for people with graduate degrees. There also is a need to increase representation of minorities and women on college faculties. Graduate students are not eligible for Federal Pell grants and further, the TAP income eligibility levels for these students have remained unchanged since the program's inception in 1974. For example, the net taxable income eligible for a maximum award has been $2,000 since 1974.

Accordingly, the Regents recommend the following changes in award levels and qualifying incomes.

1. For dependent graduate students the net taxable income for a maximum award of $1,600 (increased from $1,200) would be raised from $2,000 to $7,500. For a minimum award of $250 (increased from $100) the income ceiling would be raised from $20,000 to $42,500.
2. For emancipated, single graduate students the maximum and minimum awards would also be raised, respectively, to $1,600 and $250. The net taxable income for a maximum award would be raised from $1,000 to $5,000. The income ceiling for a minimum award would be raised from $5,666 to $20,000.

In 1987, the maximum TAP award of $1,200 covered about 14 percent of the average graduate tuition in the independent sector and from 57 to 63 percent in the public sector. Assuming a 5 percent increase in tuition rates in the independent sector, the proposed maximum award would cover about 17 percent of tuition in 1989-90. Assuming no tuition increase in the public sector, the proposed maximum award would cover 75 to 85 percent of tuition.

In addition to these recommendations, the Regents will recommend improvements in the Aid for Part-Time Study Program in a separate report to the Governor and the Regents in January 1988.

PART II

Section I

THE SCOPE OF STATE-ADMINISTERED STUDENT AID PROGRAMS

New York State provides an extensive program of student financial assistance designed to improve the opportunity to receive a college education. This aid encompasses scholarships based on merit, noncompetitive tuition grants scaled on family income and tuition costs, and student loans. Basically, the State-administered programs are Regents scholarships and TAP awards, which are funded by State appropriations, and guaranteed student loan programs for which loan capital is derived from private lending agencies with the loans subsidized and guaranteed by the Federal government. The terms and conditions governing these programs are carried in Article 13 and 14 of the Education Law. The Higher Education Services Corporation is responsible for the administration of the programs.

The State's financial assistance programs began in 1913 with the establishment of the Regents College Scholarship Program for outstanding high school seniors. Scholarship awards were based then, as now, on competitive examinations. Over the years, both the numbers and the amounts of awards increased. In addition, other special scholarship and award programs were established for both undergraduate and graduate study. The State Education Department is responsible for the selection of winners in the competitive programs and the payments are administered by the Higher Education Services Corporation.

Tuition Assistance Program

In 1961, the Legislature established the Scholar Incentive award program, a noncompetitive grant program for full-time undergraduate and graduate students. The first awards were made in 1962. Within a few years, the size of the Scholar Incentive award program, in terms of numbers of students and annual expenditures, far exceeded the size of the competitive programs. In 1974, the Legislature established the Tuition Assistance Program (TAP). Under this program, New York State residents engaged in full-time study and meeting other eligibility requirements receive noncompetitive grants to help meet tuition costs. The Tuition Assistance Program replaced the Scholar Incentive Program (which had a maximum annual award of $600) with a liberal scale of awards providing a maximum annual value of $1,500, not to exceed tuition, for undergraduates. The maximum TAP award for graduate students remained $600. The $1,500 maximum was raised to $1,800 in 1978 for first-time recipients, retroactive to 1977-78, and to $2,200 in 1981-82. Commencing in 1984-85, the maximum award was $2,700 at not-for-profit institutions.

TAP award schedules for undergraduates and graduates were changed in 1986-87. The maximum award for undergraduates is now $2,850 at all degree granting and certain other not-for-profit institutions. For graduate students the maximum award is now $1,200. Illustrations of the schedules appear in the Appendix. Changes in award schedules that take effect in 1989-90 are discussed in Part I.

New Scholarship Programs

Empire State Challenger Awards

In addition to improvements in TAP, the State has enacted student aid programs to encourage enrollment in certain programs of study in the professions. The first of these programs, the Empire State Scholarship and Fellowship Program for Teachers, was established in 1984. At the undergraduate level, there are 312 annual competitive awards, with 26 awards reserved for residents of each of the 12 judicial districts. Award winners receive up to $3,000 a year for tuition and fees for up to four years of full-time study. Recipients agree

to teach the equivalent of one academic year for every two years of awards received. At the graduate level, 200 fellowships are reserved for full-time study with 25 reserved for teachers where positions have been abolished due to enrollment declines. The one year award is for up to $4,000 to cover the cost of attendance. Recipients must agree to teach for the equivalent of one academic year. A minimum of 200 Fellowships are awarded for part-time study. Each award provides for up to $1,000 a year for attendance costs for two years of study. Recipients must agree to teach for the equivalent of one academic year. For 1987-88 there were 1,286 Scholarships and Fellowship awards with a total value of $2,334,000 Originally the awards were designated for prospective teachers in mathematics and science. Additional areas of study have been added, including bilingual education, foreign language, home economics, industrial arts, agriculture, business education, the teaching of children with handicapping condition and the teaching of English to speakers of other languages, school psychologists and school librarians. In 1986 the term Challenger was added to the program title and the number of new full-time awards at the graduate level was increased to 450 with 25 awards reserved for teachers whose positions have been abolished. It is expected that the utilization of Empire State Challenger awards will increase as the program is phased in.

Regents Health Care Opportunity Scholarships

In 1985, new programs were established by the Legislature to increase the participation of economically disadvantaged and minority students in certain professions in which they have been underrepresented. One of these programs is the Regents Health Care Opportunity Scholarship Program. Annual awards, up to $10,000 each, are provided to minority and economically disadvantaged students in medical and dental schools. In 1985-86, 50 award recipients were selected, with 40 in medicine and 10 in dentistry. In 1987-88, there were 100 new awards. A total of 149 awards were held, amounting to $1,388,000 Award recipients are obligated to serve in designated shortage areas for a number of years equivalent to the number of annual awards held by the recipients. A second program is the Regents Professional Opportunity Scholarship Program which provides annual awards of up to $5,000 each to minority and economically disadvantaged students enrolled in programs that lead to licensure in the various professions, including law. In 1985-86, 15 awards were provided for study in veterinary medicine, physical therapy, dental hygiene, chiropractic, optometry and podiatry. Award recipients are obligated to serve in their professions for a number of years equivalent to the number of annual awards. For 1986-87, 100 awards were available for study in the above-mentioned fields as well as psychology, social work, engineering, nursing, pharmacy, law, accountancy, architecture, physical therapy, speech- language pathology and audiology, occupational therapy, and dental hygiene. A total of 97 awards were held, amounting to $365,000 in 1987-88.

Previously existing Regents scholarships in medicine, dentistry, veterinary medicine and optometry are being phased out.

Physicians Loan Forgiveness and Health Services Corps Awards

In addition to these programs, the Legislature also established two other programs in the health care fields. One is the Regents Physician Loan Forgiveness Program which offers 50 annual awards to physicians who have completed their residencies within the preceding five years and also have agreed to serve in designated physician shortage areas. The amount of the annual award is equivalent to undergraduate and medical school loan indebtedness, not to exceed $10,000. In 1987-88 there were 57 awards amounting to $550,000. The maximum amount payable is $40,000. Recipients must serve for a number of years equivalent to the number of annual awards. A second program is the Health Services Corps Scholarship and Fellowship Program. Up to 250 annual awards, each for up to $15,000, are provided to undergraduates or graduates in health professions, such as nursing, physician assistants, physical therapy, speech language pathology, dental hygiene, pharmacy and occupational therapy. Each recipient must agree to work in a state-operated facility eighteen months for each annual award. In 1988-89 the number of awards will increase to 500.

Loan Programs

The Higher Education Services Corporation also administers the Federal Stafford Student Loan Program (formerly the Guaranteed Student Loan Program). While the program is State-administered, it is governed by Federal statute and regulations. The Corporation guarantees loans made by the financial institutions, and the Federal government pays the interest of 8 or 9 percent while the student is enrolled, provides special allowances to the lending institutions and subsidizes certain administrative costs of the Corporation. During the repayment period after termination of study, the student repays the principal plus interest. Since September 1983, new borrowers have

been charged 8 percent, while other borrowers are still charged 9 percent. In the fifth year of repayment, the interest rate increases from 8 to 10 percent. Dependent undergraduate students attending New York postsecondary institutions may receive annual loans up to $2,625 for the first two years and up to $4,000 for the remaining years, not to exceed an aggregate of $17,250. Graduate and professional students may borrow up to $7,500 a year subject to a limit of $54,750 for combined undergraduate and graduate study.

Two additional guaranteed loan programs were modified by the Higher Education Amendments of 1986. Supplemental Student Loans are available to financially independent undergraduates or graduate students. Students may borrow up to $4,000 a year with a total of $20,000. The maximum interest rate is 12% and may be less, based on the U.S. Treasury bill rate. Parent Loans for dependent undergraduate and graduate students have the same annual and aggregate loan limits and interest rates as the Supplemental Student Loans.

Other Programs

There are numerous other programs which provide financial assistance to students that are not covered by Articles 13 and 14 of the Education Law. These include waiver programs at the State and City Universities, the State University Supplemental Tuition Award Program, the City University Supplemental Tuition Award Program, special State-funded opportunity programs for disadvantaged students in the independent and public colleges, and institutionally funded student assistance programs. All of these programs are administered by institutions and are not covered in this report, except that expenditures are reported in Section IV. In addition to various student aid programs, the State provides assistance to residents of the state who have full-time dependents in postsecondary education. The Tuition Deduction Plan permits the taxpayer to deduct, for State income tax purposes, the lesser of one-half of tuition paid for a dependent in an institution within the State (less any TAP awards) or $1,000. The Parent's and Student's Savings Plan (PASS), which provided for a tax-deferred higher education fund, was eliminated in recent State tax reform legislation.

Scholarship, Grant and Loan Programs

Table 1 shows the types of student aid and numbers of new scholarship and grant awards in 1987-88, as well as the total number of student loans. These data are for the programs which are required by Section 603 of the Education Law. Section II covers additional programs at the Federal level.

Total Annual Financial Assistance College Students Through State Administered Programs

As Table 2 indicates, the student financial aid programs administered by New York State totaled $1.27 billion in 1987-88. During that year, they provided over 340,000 scholarships and grant awards and about 326,000 loans. The total expenditures of $1.27 billion represent an increase of about 2.5 percent from 1986-87. The decrease in the number of loans processed by the Higher Education Services Corporation is discussed elsewhere in this report.

Table 1
State-Administered Student Aid Programs
Types of Aid and Numbers of Awards
At Institutions with Approved Programs of Study

	# of Awards 1987-88	Amt. of Annual Award	Term of Award in Years
Noncompetitive Awards			
Tuition Assistance Program Awards[1]	270,783	$100-2,850	4 to 8
Child-of-Veteran, Police Office and Fire fighter Awards	751	450	4 or 5[3]
Aid for Part-time Study	9,328	100-2,000	8 or 10[4]
Vietnam Veteran Awards	777	500-2,000	4 or 5[3]
	281,639		
Scholarships for High School Seniors (New awards)			
Regents College Scholarships	25,000	250	4 or 5[3]
Basic Nursing Scholarships	800	250	4 or 5[3]
Cornell University Scholarships	61	100-1,000[2]	4
Empire State Scholarships of Excellence	1,000	2,000	4 or 5[3]
	26,861		
Other Scholarships and Fellowships (New awards)			
Lehman Fellowships	30	4,000-5,000	4
Empire State Challenger Scholarships and Fellowships	962	1,000-4,000	1 to 4
Health Care Scholarships	50	1,000-10,000	1 to 4
Regents Professional Opportunity Scholarships	15	1,000-5,000	1 to 4
	1,057		
The student loan program, 1987-88[5]	**325,023**	**2,625-7,500**	

(1) Data reported in Higher Education Services Corporation Annual Report for 1987-88 and includes recipients of Supplemental Tuition Assistance Program Awards.

(2) Awards are administered and funded by Cornell University and provide for tuition reduction.

(3) Awards may be held for five years if the academic program requires more than four years for completion.

(4) Awards may be held for eight years of part-time study, or ten years if required by the program.

(5) The number includes 44,011 Parent and Supplemental Loans.

Table 2
State-Administered Student Aid Programs
Payments and Aid Recipients
1986-87 and 1987-88[1]
At Institutions with Approved Programs of Study

	Recipients		Amts. in millions		Percent Change in Amount
	1986-87	1987-88	1986-87	1987-88	
Tuition Assistance Program Awards	287,805	270,783	$402.6	$378.2[2]	-6.0
Regents Scholarships, Fellowships Other Awards[3]	69,636	70,131	28.0	30.8	.1
Student Loans[4]	335,552	325,023	809.5	862.5[5]	6.6
Total[6]	**692,993**	**665,437**	**$1,240.1**	**$1,271.5**	**2.5**

(1) Data reported in Higher Education Services Corporation Annual Report for 1987-88 and the HESC 1988-89 Budget Request. For other Federal student aid programs (not State-administered) see Section II.

(2) The totals for 1986-87 and 1987-88 awards include $6.5 million and $6.5 million respectively from the Federal State Student Incentive Program.

(3) For listing of other awards see Table 1.

(4) Only loans processed by the Higher Education Services Corporation. Does not include loans processed by other servicers, the number and amounts of which are not known.

(5) The amount represents the loan capital, money made available by private lenders as a result of government guarantees and subsidies. It includes $122 million for two supplemental programs, Parent and Supplemental Loans.

(6) Total contains duplicated numbers of recipients (students who are receiving assistance from more than one program).

Section II

THE SCOPE OF OTHER FEDERAL STUDENT AID PROGRAMS IN NEW YORK

Students in the State's postsecondary institutions also participate in various Federal need-based student aid programs in addition to the Stafford Student Loan program previously described. There are four major programs, three of which are administered by the colleges. The college-administered programs are the Perkins Student Loan Program (formerly National Direct Student Loan Program), the College Work Study Program (CWS), and the Supplemental Educational Opportunity Grant Program (SEOG). The colleges receive annual allocations of funds, based on reviews of their requests and Federal allocation formulas, and distribute the funds on the basis of need. There is also a national entitlement program for undergraduates, Pell Grants. In this program, the student applies, typically through the application used for the campus-based programs, to an agency under Federal contract which issues eligibility certificates to students. The students decide where they will use their awards, and the certificates are then the basis for credit or cash towards educational expenses. The campus financial aid officer is responsible for "packaging" or combining various Federal, State, and institutional awards so they may meet, but not exceed, the student's financial need.

Postsecondary Student Assistance Amendments of 1981

In 1981, Congress enacted the Postsecondary Student Assistance Amendments which limited or reduced the expansion of programs provided for under the Higher Education Amendments of 1980. The changes included limitation of loan eligibility through a financial needs test where the adjusted family income exceeds $30,000, an origination fee of 5 percent of the loans, the establishment of Auxiliary Loans to Assist Students (ALAS), raising the interest rates on NDSL loans from 4 to 5 percent, reducing the award scale and appropriations for Pell Grants, and reducing appropriations for the three campus-based programs (NDSL, SEOG and CWS). The loan program changes did not have a major impact in the academic year 1981-82 as they became effective in October 1981, after most students had taken their loans for the year.

Distribution of Federal Aid Funds

Table 3 shows distributions of funds under the four major Federal programs, excluding Stafford Student Loans (discussed in previous sections of the report), for the two most recent years. It should be noted that the

Table 3
Other[1] Federal Student Aid Funds in New York State By Program 1986-87 and 1987-88[2] At Institutions with Approved Programs

	1986-87 Amount (in millions)	1987-88 Amount (in millions)
Pell Grants	$375.5	$388.1
Supplemental Educational Opportunity Grants	$ 30.7	$ 31.3
Perkins Student Loans[3]	$ 16.9	$ 16.9
College Work Study[4]	$ 45.8	$ 47.6
Total	$468.9	$483.9

(1) Other than those administered by New York State, namely student loans.

(2) Data from Office of Student Financial Assistance, United States Department of Education. Amounts for 1987-88 are based on preliminary estimates. Institutional contributions are not included in the amounts for the Perkins Student Loan and College Work Study Program. Also, Perkins Student Loan figures do not include cash on hand or funds from repayments which are available for relending.

(3) The amount represents new Federal capital only. Institutions have additional capital to loan consisting of institutional matching funds, repayments of previous loans and cash on hand.

(4) The amount represents only the Federal contribution. Matching funds, at least 20 percent, is provided by the institution or off-campus, non-profit employers. The State subsidized institutional contributions in the amount of $8.2 million in 1987-88. The State provided $2.0 million and $.8 million to SUNY and CUNY, respectively, and $5.4 million to independent colleges through the College Work Study Reimbursement Program.

totals for each year of the campus-based programs are understated because the full amounts of the Perkins and CWS Programs are not available for both years (in Section IV the full amounts for degree-granting institutions are displayed). For example, the Perkins allocations represent Federal capital contributions. The amounts do not include institutional capital contributions of one-ninth the Federal allocation, nor do they include funds from collections of previous loans or cash on hand. Thus the funds available for loans exceed the amounts listed. The CWS allocations do not include an additional minimum 20 percent capital contribution from institutional or off-campus (non-profit) employers. Some institutions are able to obtain higher proportions of off-campus contributions. The SEOG funds will require capital contributions in 1989.

The total amount of $483.9 million for the four programs in 1987-88 represents an overall increase of 3.2 percent from 1986-87. The total funding for the three campus-based programs (SEOG, Perkins and CWS) showed an increase of $2.4 million in 1987-88. The changes in the amounts for these programs reflect changes in Federal allocations. The Pell Grant expenditure figure for 1987-88 represents the level of October 1988. It may be adjusted as institutional reports are completed. As shown in Section IV, however, a significant increase is estimated for 1988-89. Overall, the relationship of the campus-based funding to Pell Grants funding changed slightly for the two years; in 1986-87 the campus-based funds equalled 24.8 percent of the Pell Grants and for 1987-88 represented 24.7 percent of the grants.

The Federal campus-based and Pell Grant programs are not duplicative of TAP awards. The campus-based aid supplements the Pell and TAP awards in meeting all educational costs. The TAP award is limited to tuition and the Pell Grant presently may not exceed 60 percent of educational costs.

The foregoing data on the Federal programs provide a dimension of comparison with the State-administered student aid programs. The combined amount of Federal student aid for the four programs in 1987-88 of $483.9 million represents about 27.3 percent of the total financial aid available to students in the State from major Federal and State programs in that year.

An additional new Federal program, administered by the Education Department and the Higher Education Services Corporation, was initiated in 1986-87. It is the Congressional Teacher Scholarship Program renamed the Paul Douglas Teacher Scholarship Program which has the purpose of encouraging outstanding high school graduates (those who rank in the top ten percent of their graduating classes) to pursue teaching careers in elementary and secondary schools. Recipients must teach two years for each year of scholarship assistance. The fields of academic study for which awards will be made are similar to those designated for the Empire State Challenger awards. The new scholarship program provides an award of up to $5,000 a year, for up to four years, to cover costs of attendance.

A more comprehensive review of the relationships of Federal, State and institutional aid programs is presented in Section IV of Part II of the report. In that section the annual student aid data collection program of the Department's Higher Education Data System (HEDS) is augmented by data reports from the Higher Education Services Corporation. Through HEDS, postsecondary degree-granting institutions furnish information about institutional and Federal programs. Reports from the Corporation provide data on State-administered programs.

Congress enacted legislation in 1986 that reauthorized the Higher Education Act for five years. Included in the legislation are a number of changes in the Title IV student aid programs. The major changes include the following:

1. Guaranteed Student Loan Program (now the Stafford Student Loan Program)
   a. The aggregate undergraduate loan limits are increased from $12,500 to $17,250. Graduate students may borrow up to $7,500 annually, instead of $5,000. The aggregate limit for undergraduate and graduate loans is increased from $25,000 to $54,750.
   b. For loans in repayment, the interest rate is increased from 8 to 10 percent in the fifth year of repayment.
   c. The special allowance rate for lenders is reduced from 3.5 percent to 3.25 percent.
   d. Financial needs analysis is required of all students, instead of only those whose family income exceeds $30,000.
   e. Parent and Supplemental loan limits are increased from $2,500 to $4,000 for undergraduates and from $3,000 to $4,000 for graduates.
2. Pell Grants
   a. The maximum grant is authorized to increase from $2,100 to $2,300 or 60 percent of attendance

costs, with annual increments of $200.

b. Less than half-time students may qualify for a Pell Grant in 1990.

3. National Direct Student Loans

a. The aggregate loan limit for undergraduates is increased from $6,000 to $9,000. For graduate students the aggregate limit is increased from $12,000 to $18,000 including undergraduate loans.

b. Repayment for new borrowers will begin nine months after graduation instead of six months.

c. Institutions are required to give priority to students with "exceptional need."

d. Renamed the program "Perkins Loans" after Carl D. Perkins, the late chairman of the House Education and Labor Committee.

4. College Work-Study

a. Increases the portion of Federal funds that the college must match from 20 percent to 25 percent in 1989-90 and to 30 percent in 1990-91 and thereafter.

b. Students in proprietary schools are eligible to participate but only in on-campus jobs related to educational goals.

c. Allows colleges to use some funds to aid students employed by profit-making organizations and to finance job-placement programs.

5. Supplemental Educational Opportunity Grants

a. The maximum annual grant is increased from $2,000 to $4,000.

b. Institutions are required to give priority to students with "exceptional need."

c. Requires colleges to match 5 percent in 1989-90, 10 percent in 1990-91 and 15 percent in 1991-92 and thereafter. There are no matching requirements now.

Section III

Awards and Payments in the Tuition Assistance Program

The TAP award values for 1987-88 reflect the enriched award scales established in 1986-87. Those award scales are illustrated in the Appendix.

As indicated in Table 4, the overall number of undergraduate TAP recipients decreased by 6.1 percent between 1986-87 and 1987-88. The most significant changes in number of undergraduate TAP recipients were at The City University (-8.0 percent) and the proprietary colleges (-6.9 percent). As can be seen in Table 5, full-time undergraduate enrollment decreased at all of the degree-granting colleges. At the graduate level the number of recipients decreased by 1.5 percent even though graduate enrollment increased in all sectors.

Despite the decrease in the numbers of recipients, the distribution of undergraduate recipients between public and nonpublic institutions remained about the same; about 55 percent of the recipients were in the public sector.

Utilization rates by sector and level

Utilization rates indicate the proportion of full-time students who are TAP recipients. These rates are shown (in Table 5) by sector and level for degree-granting institutions. The rates are, of course, affected by a number of factors which control eligibility for awards. These factors include the numbers or proportions of students who are not residents of the State, whose family incomes exceed those prescribed for TAP eligibility, or who otherwise do not meet award eligibility requirements.

Table 5 indicates utilization patterns for the two-year period. Utilization rates decreased in all undergraduate sectors. At the graduate level, there were also decreases in all sectors. This reflects recipient numbers declining more rapidly than enrollments. Table 5A indicates utilization patterns adjusted for State residence.

Table 6 provides a distribution of TAP awards by sector and level for 1986-87 and 1987-88. The proportions of total payments, graduate and undergraduate, among the sectors remained about the same. The public institutions' share increased .2 percent to 35.6 percent, the independent colleges' share decreased 4.1 percent to 43.6 percent, and the "Other Schools" category, mainly proprietary institutions, had its share decrease .2 percent to 20.7 percent. The proportion of payments at non-degree schools was unchanged.

Average awards

The changes in average awards between 1986-87 and 1987-88 are shown in Table 7. The relatively minor changes in all sectors and levels can be attributed to the stabilization of the enriched award scale in effect for 1986-87.

TAP was established in 1974 to provide larger amounts of tuition assistance to all eligible students and, through a much higher maximum award than under the predecessor Scholar Incentive Program, to allow choice as well as access.

Between 1974 and 1981 the various Federal student aid programs also expanded as larger numbers of students received aid, particularly through the Pell Grants and loan programs. Since 1981 Congressional action, however, the level of growth in Federal programs has declined. The future funding levels of Federal programs are uncertain. Under these circumstances, TAP has become an even more important resource.

Table 4
Number of TAP Recipients by Sector and Level
1986-87 and 1987-88[1]
At Institutions with Approved Programs

	1986-87		1987-88		
	Number	Percent of Total[2]	Number	Percent of Total	Percent Change 1987-88[2]
Undergraduate	275,990	100.0%	259,155	100.0%	-6.1%
State University	93,776	33.9%	90,299	34.8%	-3.7%
State-operated	54,867	19.8%	52,929	20.4%	-3.5%
Community Colleges	38,909	14.1%	37,370	14.4%	-4.0%
City University	57,043	20.7%	52,452	20.2%	-8.0%
Senior Colleges	33,301	12.1%	31,570	12.2%	-5.2%
Community Colleges	23,742	8.6%	20,882	8.0%	-12.0%
Independent Colleges	83,664	30.3%	78,887	30.4%	-5.7%
Other Schools	41,507	15.0%	37,787	14.6%	-4.4%
Proprietary Colleges	17,882	6.5%	16,637	6.4%	-6.9%
Proprietary-Non-Deg.	22,286	8.1%	19,966	7.7%	-10.4%
Other	1,339	0.5%	1,184	0.5%	-11.6%
Graduate	11,815	100.0%	11,628	100.0%	-1.5%
State University	4,178	35.4%	4,220	36.3%	-1.0%
City University	1,030	8.7%	1,025	8.8%	-.5%
Independent Colleges	6,607	55.9%	6,383	54.9%	-3.4%
TOTAL	**287,805**		**270,783**		**-5.9%**

(1) Estimated number of TAP recipients reported as annual average of recipients in the Higher Education Services Corporation Annual Report for 1987-88.

(2) Detail may not add to total due to rounding.

Table 5
Utilization Rates for TAP - Using TAP Recipients and Total Full-Time Enrollment Degree-Granting Colleges

	1986-87 Enrollment (Full-Time)	TAP Recip. as % of Enrollment	1987-88 Enrollment (Full-Time)	TAP Recip. as % of Enrollment	Percent Change in Enrollment
Undergraduate	542,302	46.5	537,465	44.3	-.9
State University	207,008	45.3	208,931	43.2	.9
State-operated	126,102	43.5	127,162	41.6	.8
Community Colleges	80,906	48.1	81,769	45.7	1.1
City University	94,548	60.3	92,361	56.8	-2.3
Senior Colleges	60,831	54.7	60,103	52.5	-1.2
Community Colleges	33,717	70.4	32,258	64.5	-4.3
Independent Colleges	219,619	38.1	216,209	36.5	-1.6
Proprietary Colleges	21,127	84.6	19,964	83.3	-5.5
Graduate	72,514	16.3	74,839	15.5	3.2
State University	16,542	25.3	16,793	25.1	1.5
City University	5,939	17.3	5,989	17.1	.9
Independent	50,033	13.2	52,057	12.3	4.0

NOTE: See Table 5A for TAP utilization rates for 1985-86 showing TAP recipients as a percentage of full-time enrollment who were New York State residents.

(1) Enrollment reported by the State Education Department for Fall 1986 and Fall 1987. Presentation excludes non-degree-granting proprietary schools and other non-degree schools.

Table 5A
Utilization Rates for TAP - Using TAP Recipients and Enrolled Full-Time New York State Residents Degree-Granting Colleges 1985-86[1]

	Enrollment (Full-time Residents)	TAP Recipients	TAP Recipients as % of F-T Enrollment NYS Residents
Undergraduate	475,932	254,768	58.6
State University	201,440	94,003	46.7
State Operated	120,628	54,297	45.0
Community Colleges	80,812	39,706	49.1
City University	94,086	61,015	64.9
Senior Colleges	59,484	35,554	59.9
Community Colleges	34,602	25,461	73.6
Independent Colleges	159,483	83,157	52.1
Proprietary Colleges	20,923	16,593	79.3
Graduate	42,562	10,669	25.1
State University	11,142	3,889	34.9
City University	4,074	906	22.2
Independent	27,346	5,874	21.5

(1) Most recent residence data available.

Table 6
TAP Payments by Sector
1986-87 and 1987-88[1]
At Institutions With Approved Programs

	1986-87		1987-88	
	Amount (in millions)[2]	Percent of Total[2]	Amount (in millions)[2]	Percent of Total[2]
Undergradute	$391.8	100.0	$367.7	100.0
State University	83.1	21.2	80.8	21.9
State-operated	49.3	12.6	47.3	12.8
Community Colleges	33.8	8.6	33.5	9.1
City University	55.6	14.2	50.5	13.7
Senior Colleges	31.5	8.0	29.7	8.1
Community Colleges	24.1	6.2	20.8	5.6
Independent Colleges	171.4	43.7	160.4	43.6
Other Schools	81.8	20.9	76.1	20.7
Proprietary Colleges	41.6	10.6	38.1	10.4
Proprietary-Non-Deg.	38.4	9.8	36.2	9.8
Other	1.8	0.5	1.8	0.5
Graduate	10.7	100.0	10.5	100.0
State University	3.9	36.4	3.9	37.0
City University	0.9	8.4	.9	8.5
Independent Colleges	5.9	55.1	5.8	55.2
TOTAL	**$402.5**		**$378.2**	

(1) Estimated amounts reported in the Higher Education Services Corporation Annual Report for 1987-88.

(2) Detail may not add to total due to rounding.

Table 7
Average TAP Awards by Sector and Level of Study
At Institutions With Approved Programs

	Average 1986-87	Amounts[1] 1987-88	Percent Change
Undergraduate	$1,420	$1,419	—
State University	886	895	1.0
State-operated	898	894	-.5
Community Colleges	869	896	3.1
City University	975	963	-1.2
Senior Colleges	946	941	-.5
Community Colleges	1,015	996	-1.9
Independent Colleges	2,049	2,033	-.8
Other Schools	1,991	2,026	2.8
Proprietary Colleges	2,326	2,290	-1.5
Proprietary-Non-Degree	1,725	1,813	5.1
Other	1,344	1,520	13.1
Graduate	$906	$903	-.3
State University	933	924	-.9
City University	874	878	.5
Independent Colleges	893	909	1.8

[1] Derived from Higher Education Services Corporation Annual Report for 1987-88.

The Relationship of State, Federal, and Institutional Student Aid Programs

The major State and Federal student aid programs in New York provided over $1.7 billion to students in 1987-88. Supplementing this assistance, of course, are funds from other governmental programs as well as institutional funds. This assistance, in all its various forms, has a considerable impact on student access and choice. Student assistance programs are a major element in the funding of postsecondary education. On the Federal level, proposals or actions relating to program changes draw considerable attention.

For 1988-89, there will be changes in the level of expenditures for Federal programs. Table 8 provides an estimate of Federal and State expenditures for 1988-89 as well as comparison with 1987-88. In the case of Pell Grants, there will be an increase, based on an estimate of the State's share of the national appropriation. The campus-based programs (Perkins, CWSP and SEOG) will decrease by an estimated $2.4 million. The estimate for the Stafford Program includes $900 million for regular guaranteed loans and $100 million for Parent's and Supplemental Loans. Expenditures for the Federal programs will increase by an estimated $147.6 million or 10.8 percent.

At the State level, estimated TAP expenditures will increase by 7.7 percent. The increase in funds for Regents Scholarships and Other Awards reflects expansion of professional opportunity programs and a continued appropriation of $11.0 million for the Aid for Part-time Study Program. As a result of these changes, State program authorizations will increase by $30.7 million or 7.6 percent.

The estimated 1988-89 expenditures in Table 8 indicate a total increase of about 10 percent. The actual utilization of Pell Grants and Stafford loans will largely determine the accuracy of the overall estimate.

The effects of changes enacted in student aid programs, and the possibility of further changes, will be felt during the balance of the 1980's when the postsecondary educational environment will also be affected by changes in enrollments and escalating attendance costs. This period will likely be characterized by intensified pressure on one hand to limit public expenditures for student aid programs. At the same time there will be counter-efforts to hold or raise levels of assistance as institutions struggle with fixed cost items, inflation and declines in enrollment and tuition income.

In recent years there has been increasing concern about the accuracy of information on which student aid under the Pell and campus-based programs is allocated. In March 1985 the Department of Education issued regulations establishing verification or validation requirements. The institutions are responsible for verifying, for selected samples of students, such items as income, Federal income tax paid, household size, number of family members enrolled in postsecondary education, independent student status and untaxed income and benefits. Standards for documentation were included in the regulations.

The verification requirements were subsequently extended to the Stafford Student Loan and Federal campus-based programs for 1986-87. While verification requirements are necessary in order to promote program integrity, the extensive documentation requirements have created serious administrative problems at the colleges, leading to delays in the processing of student aid accounts. In addition, guaranteed student loan payments must be disbursed in two or more installments (depending on the college academic calendar) if the amount of the loan is for $1,000 or more and the enrollment period exceeds six months.

The reliance on student loans continues. The amounts for the guaranteed student loan program and Perkins Student Loans, as shown in Table 8, equal 51.8 percent of the total amount of aid. Data for 1987-88 from the Higher Education Services Corporation indicate that students with baccalaureate degrees commence postgraduate employment or study with average indebtedness of $6,945 to $8,965. This level of indebtedness has serious implications for career choices and consumer spending patterns.

The majority of Stafford Loan borrowers come from families with lower income. Table 9 shows the 1987-88 income levels of student borrowers, as provided by the Higher Education Services Corporation. About 71 percent of borrowers are from families with incomes of $30,000 or less. Middle income families between $30,000 and $50,000 represent 19.9 percent of the borrowers.

Table 8
State and Federal Estimated Student Aid Expenditures in New York State 1987-88 and 1988-89 State-Administered and Federal Programs

Program	Amount (estimated in millions) 1987-88	1988-89	Percent Change in Amount
State			
Tuition Assistance Program[1]	$371.7	$ 400.6	7.7%
Regents Scholarships and Other Awards	30.8	32.6	5.8%
TOTAL	**$ 402.5**	**$ 433.2**	**7.6%**
Federal			
Pell Grants	$ 388.1	426.9	10.0%
Supplemental Educational Opportunity Grants	31.3	31.6	.1%
State Student Incentive Grants[2]	6.5	6.5	0.0%
Stafford Student Loans[3]	882.3	1000.0	13.3%
Perkins Loans[4]	16.9	13.4	-20.7%
College Work Study[5]	47.6	48.4	1.7%
TOTAL	**$1,372.7**	**$1,520.3**	**10.8%**
Grand Total[6]	**$1,775.2**	**$1,953.5**	**10.0%**

(1) The totals include Supplemental Tuition Assistance Program awards.

(2) This Program supplements the State expenditures for the Tuition Assistance Program. Total Tuition Assistance Program expenditures total $378.2 million for 1987-88 and an estimated $407.1 million for 1988-89.

(3) The amount represents the loan capital, money made available by private lenders as a result of governmental guarantees and subsidies. It includes Parent and Supplemental Loans.

(4) The amount represents Federal capital only. Institutions have additional loan capital consisting of institutional matching funds, repayments of previous loans and cash on hand.

(5) The amount represents only the Federal contribution. Institutions provide at least a minimum contribution of 20 percent from the institution and, in some cases, off-campus and non-profit employers.

(6) Total also includes funds for programs of tuition aid for part-time students, tuition awards for Vietnam Veterans, Empire State Scholarships, Regents Health Care Scholarships and Regents Professional Opportunity Scholarships.

While student loans are an important source of student aid, it is important that students from lower income families receive sufficient amounts of grant aid to preclude excessive loan burdens.

Although State and Federal programs have obviously succeeded in promoting access and choice, they are characterized by a considerable lack of planned coordination and by the use of different funding mechanisms, financial needs tests and application procedures. These conditions are largely the result of the fact that the major government aid programs were established at different times for different purposes without an underlying or unifying rationale. It is because of these conditions that it is difficult to perceive how the State and Federal programs mesh. The lack of coordination also creates a situation in which the State has not had important data on how the Federal programs contribute to access and choice, particularly with respect to family incomes, the relationship between grants, loans and part-time employment, the extent to which such aid meets total expenses and the amounts and kinds of assistance received by part-time students as well as full-time students. In order to understand the effectiveness of State award programs it is necessary to obtain and analyze data on the Federal and State programs and relate the Federal effort to that of the State.

As indicated in Section II, the Department has initiated the collection of data on major governmental programs as well as those funded by the institution. Data on Federal and institutional programs are supplied by the institutions through the use of a survey in the Department's annual Higher Education Data System (HEDS) collection. Additional data on State-administered programs are provided by the Higher Education Services Corporation and offices in the Department. The data collection now covers 1980-81 through 1986-87. The analysis of information collected on an annual basis will permit a better understanding of Federal, State, and institutional programs and the consideration of alternative arrangements of programs and costs. A review of the three most recent years' data begins following Table 9.

Table 9
Income of New York Student Loan Borrowers-Federal Adjusted Gross Income
1987-88

Income Level	Percent
$10,000 or less	37.5
10,001-20,000	18.5
20,001-30,000	14.9
30,001-40,000	11.6
40,001-50,000	8.3
50,001-60,000	4.9
60,000 and over	4.3

Source: Higher Education Services Corporation Annual Report for 1987-88.

Student Financial Aid Programs
in New York State
Summary Data from Higher Education
Data System
Degree-Granting Colleges
1984-85, 1985-86, and 1986-87

The tables in this section provide a perspective on the distribution of various governmental and institutional aid programs for three years at degree-granting institutions. Under HEDS, data are not collected from non-degree institutions such as registered business schools. Tables 10-19 provide a state wide report, by sector, of the amount of aid and numbers of recipients by program and level. Tables 20-24 show the various proportions of aid by program and level. Tables 25-29 report average aid amounts, by program and level. TAP recipients data, where shown, are on a headcount basis, as opposed to other sections of the Report which show annual average recipients. The simplest example of the difference between the two methods of counting recipients is to consider the situation where student A receives a TAP award for the fall semester but not for the spring semester and student B receives an award for the spring semester but not the fall semester. Under the headcount method of counting this would be two recipients while under the annual average method it would be one recipient.

For other explanations of data in this section see "Student Aid Data Sources" which precedes the tables.

Observations

A. General characteristics of aid distribution, as displayed in Tables 10-19.

1. Undergraduate students received 75 percent or $1.6 billion of the approximate $2.2 billion in major student aid sources in 1986-87, about the same proportion as in 1985-86, when total aid amounted to $2.2 billion.
2. Undergraduates, on a statewide basis, received more aid from grants and scholarships (60.9 percent) than from loans (33.1 percent). Part-time employment accounted for 4.9 percent of aid in 1986-87. For 1985-86 the respective percentages were 56.8, 37.5 and 4.8.
3. Graduate students received 47.5 percent of aid from loans, with grants (30.7 percent) and part-time employment (21.7 percent) accounting for the remainder. The corresponding percentages in 1985-86 were 52.5, 25.6 and 21.8. Total aid increased from $518.7 million to $539.6 million.
4. At the undergraduate level, students in the independent sector received slightly more than one-half of all aid (57.4 percent) in 1986-87. In the public college sector, SUNY students received 24.3 percent and CUNY students received 12.0 percent. The remainder, 6.2 percent, was held by students in degree-granting proprietary colleges. In 1985-86 the respective proportions were similar.
5. At the graduate level, students in the independent sector received over three-quarters (76.7 percent) of all aid. SUNY graduate students received 24.3 percent and CUNY students received 2.6 percent. For 1985-86 the proportions were similar.

B. Changes between 1985-86 and 1986-87.

Aggregate amounts of aid for the combined sectors in 1986-87 at both undergraduate and graduate levels remained at about $2.2 billion with changes occurring in all of the major categories. Examples of these changes include the following:

1. The total amount for grants increased for all sectors and levels except at the SUNY and CUNY undergraduate level. Institutional grants increased in all sectors. TAP amounts increased in all sectors except at the CUNY undergraduate level. All sectors experienced decreases in amounts of Pell Grants.
2. The volume of student loans decreased in all sectors and levels.
3. Student assistantships, which account for relatively small proportions of total aid, increased on an aggregate basis. At both the SUNY State-operated and community college levels there was a slight decrease. Student assistantships are often funded by a mix of institutional and government funds.
4. Funding for other part-time employment decreased on an aggregate basis at the graduate level and undergraduate level.

C. General characteristics of aid by program source, as shown in Tables 20-24

1. At the undergraduate level in 1986-87, institutional sources of grants, scholarships, loans (excluding the NDSL share), and employment accounted for only 17.2 percent of all sources. In

the independent sector, where institutional aid is most prevalent, 30.7 percent of all aid is from institutional sources. External (non-governmental) grants, which are not directly controlled by the institutions, account for 1.6 percent of all aid for all institutions.

2. For the graduate level, institutional sources accounted for slightly more than one-quarter of all aid (27.9 percent) in 1986-87. In the independent sector the proportion was 31.2 percent.

3. The utilization of State and Federal government programs in 1986-87 varies greatly among the sectors, as follows:

	SUNY	CUNY	Indep.	Prop.
Undergraduate Percent of aid				
Federal	26.6	44.3	13.8	20.6
State-Administered (includes GSL)	60.8	49.2	48.7	76.9
Graduate				
Federal	2.6	4.6	2.6	.3
State-Administered	35.1	70.4	41.2	67.0

Aid through student assistantships is excluded in the table above as it is derived from institutional and government sources. Perkins funds are also excluded because of the mix of institutional and Federal funds.

4. The utilization of grants and loans in 1986-87 varies considerably among sectors at both undergraduate and graduate levels. For example, at the undergraduate level, grants as a proportion of all aid range from 52.2 percent at SUNY to 78.1 percent at CUNY. The proportions of grants and loans at independent institutions are relatively close to the average of all sectors, whereas loans constitute about 41 percent of undergraduate funds at SUNY and 18 percent at CUNY. Graduate students are heavily dependent on loans. At CUNY, loans account for 76 percent of all aid and at independent and SUNY colleges the proportions, respectively, are 49 and 37 percent. Student assistantships at SUNY are an important source, accounting for 34 percent of aid.

D. Average amounts of assistance by program, as shown in Tables 25-29.

Average amounts of aid from grants, loans and employment tend to reflect financial need and attendance costs. The averages for need-based programs are typically higher at the non-public institutions. Changes in average awards, for the three-year period, tend to reflect funding and program changes. Thus, institutional, TAP, and Pell grant averages for undergraduates increased on a statewide basis. The TAP averages are lower than those reported in Section III because the latter include all institutions.

The observations above and the analysis of the HEDS data should be considered in the context of certain limitations. First, the data are in aggregate format and do not fully reflect such factors as the levels of family income represented or the degree to which students participate in all programs. Second, institutional student aid policies are not evident. Institutions vary in the use of aid which they directly administer, such as the Federal campus-based programs. Student aid packaging priorities are related to the kinds of students served, amounts of funds available, admission practices and a number of other considerations. Further, the data supplied by the institutions have been accepted as provided, except where obvious editing was required. Instances of omissions, errors and incomplete data affect the reports.

There are additional data obtained from the student aid reports in the Higher Education Data System which are not included in this report. These data deal with family income, which is an eligibility criterion for all major governmental and most institutional student aid programs. Family income is used to determine financial need, the difference between educational costs and the family's expected contribution. In assessing the role of student aid in financing higher education and in promoting access and choice, there is considerable interest in the degree to which students from different family income levels are represented in various categories of institutions. How diverse are institutions with respect to the socio-economic status of their student bodies? The question is not easily answered for a number of reasons. A major consideration is the availability of data. Family income data are available only from the applications of those students seeking and receiving assistance. Conclusions or assumptions about income distributions must be confined to the populations represented by available data. Another consideration is the diversity of sources of income data. There is not a single application form which is used for all financial aid programs by all students. While a high number of colleges in the State use the Financial Aid Form (FAF) of the College Scholarship Service, not all aid applicants or recipients apply for aid under the various programs for which the form is applicable. For example, a

student who applies only for a TAP award will submit different income information than that supplied through FAF. The logistics of attempting to collect complete and uniform income information for all students are so formidable that it hasn't yet been done. Through the Higher Education Data System, however, the degree-granting institutions report the same income data submitted for purposes of participation in the three Federal campus-based programs. The income data include the category of applicants who were enrolled as half-time or full-time students.

In accordance with the 1984 Regents Statewide Plan for the Development of Postsecondary Education, the Education Department will report annually on the use of a net cost of attendance model as an indicator of the effective use of resources. The purpose of the model is not to portray the actual operation of the student aid system or its adequacy but rather, in broad terms, to examine the effect of student aid on student choice and access. Through the collection of data on student aid and attendance costs for various categories of institutions, it is possible for the model to show how attendance costs from various income levels may or may not be met through the use of various aid programs. The model can thus be used to show how access may be affected by changes in the proportions of attendance costs that are offset by student aid. The data on family income will, to the extent possible, supplement the observations afforded by the net cost model.

The HEDS data reported for 1986-87 represent the sixth year of comparable data. Annual surveys and reports for subsequent years should help provide a basis for decisions about the direction of student aid programs.

These data can be used to determine the support necessary for postsecondary education. More precisely, in consideration of fiscal and educational policy issues, the State's student aid policy can be reviewed with particular attention to the following objectives:

1. The need to establish goals for the State's student aid programs and methods for setting priorities among these goals so that the State's programs, in tandem with Federal programs, will promote maximum effectiveness of State funding.

2. The determination of how, and to what extent, existing Federal, State and institutional aid programs work together to meet student financial need and postsecondary costs.

3. The identification of alternative ways through which existing programs and available resources can best serve the needs of students and their families, the institutions and the State.

Student Aid Data Sources

The New York State Education Department's (NYSED) student aid data collection activities are part of the annual cycle of the Higher Education Data System. The student aid cycle begins each autumn when questionnaires, the NYSED-4.1 form and its supplements, are sent to all degree-granting institutions in the State to obtain information about student aid during the previous academic year. This institutional survey is the source of information on institutionally funded aid, privately funded aid and all the federal Title IV programs except the loan programs administered by the New York State Higher Education Services Corporation (NYSHESC). NYSHESC and units within NYSED that administer student aid programs supply data for all other programs.

Institutional survey forms are edited when they arrive at NYSED. During the editing process, corrections are made for arithmetic and classification errors and institutions are contacted for clarification.

In each data cycle, NYSHESC provides data for the two previous cycles so that NYSED can update its files to reflect the most current information for TAP and the federal guaranteed loan programs. In addition, institutional summary tables are mailed to chief executive officers and to financial aid administrators for verification with each annual report on student aid. To date, changes resulting from updating have been minor, but whenever inconsistencies appear in two reports in this series, the most recent report should be considered authoritative.

Response rates for the institutional survey have been high since its inception in 1981. For the 1986-87 data collected in the fall of 1987, 95.5 percent of the institutions surveyed submitted a form. Nonrespondents typically have been seminaries, two-year schools in the independent sector and degree-granting proprietary schools, where the numbers of aid recipients are relatively small. Estimation to adjust for institutional nonresponse reduces fluctuation in the statewide estimates of total funds derived from the data.

Item nonresponse has occurred over the years, especially for recipient counts for institutionally funded grants, loans and wages. Prior to 1986-87, treatment of recipient counts for institutionally funded programs was inconsistent. Recipient counts should be considered reliable for academic years 1986-87 and later.

Some undercounting of aid funds and recipients in the State is unavoidable because only the aid known to postsecondary institutions and to agencies administering student aid programs can be accounted for in the NYSED surveys. Aid from sources such as employers, the Veterans Administration, private associations and out-of-state loan guarantee agencies may not be known by survey respondents.

Whenever average awards appear in summary tables generated from the NYSED's student aid database, the averages are computed only from institutions reporting both funds and recipient counts. This means that multiplying the average award by the number of recipients may yield a product that is lower than the amount of total funds available.

Table 10
New York State Total: Undergraduate Aid Awarded and Aid Recipients by Source of Aid

STUDENT AID SOURCE	DOLLARS AWARDED			% CHG.	AID RECIPIENTS			% CHG.
	1984-5	1985-6	1986-7	1984-5/ 1986-7	1984-5	1985-6	1986-7	1984-5/ 1986-7
A. GRANTS	$933,221,619	$971,256,424	$1,003,069,334	7.5				
1. INSTITUTIONAL GRANTS								
A. UNRESTRICTED FUNDS	$158,645,405	$180,464,825	$201,649,538	27.1	79,785	83,533	94,565	18.5
B. RESTRICTED FUNDS	$46,356,893	$54,975,776	$60,336,966	30.2	31,156	32,401	36,422	16.9
2. PROVIDED BY EXTERNAL GIFTS	$20,201,496	$20,523,248	$26,819,164	32.8	20,639	17,275	19,145	-7.2
3. NEW YORK STATE								
A. TAP/STAP	$337,159,233	$317,017,214	$352,238,121	4.5	311,458	294,221	289,515	-7.0
B. REGENTS SCHOLARSHIPS	$17,636,494	$19,221,674	$20,258,189	14.9	66,970	67,165	67,859	1.3
C. HEOP, EOP, SEEK	$21,233,015	$22,508,584	$25,321,849	19.3	31,007	28,531	31,237	0.7
D. OTHER NEW YORK STATE	$120,097	$233,085	$241,033	100.7	140	231	291	107.9
4. PELL GRANTS	$283,929,929	$311,437,990	$271,229,141	-4.5	249,649	239,095	204,789	-18.0
5. SEOG	$26,574,733	$28,969,993	$27,943,561	5.2	44,026	45,789	42,957	-2.4
6. OTHER GOVERNMENTS' GRANTS	$21,364,324	$15,904,035	$17,031,772	-20.3	6,450	5,387	5,033	-22.0
B. LOANS	$645,208,365	$640,996,431	$546,001,261	-15.4				
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	$46,456,610	$50,189,833	$55,280,606	19.0	51,307	52,496	55,293	7.8
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	$532,846,067	$519,947,185	$418,792,089	-21.4	258,952	251,760	202,177	-21.9
B. ADMINISTERED BY OTHER STATES	$59,648,651	$64,147,786	$62,617,266	5.0	27,346	26,182	26,732	-2.2
3. INSTITUTIONALLY FUNDED	$3,809,223	$4,472,656	$6,849,775	79.8	3,445	4,077	5,674	64.7
4. OTHER LOANS	$2,447,814	$2,238,971	$2,461,525	0.6	2,028	1,754	1,543	-23.9
C. STUDENT ASSISTANTSHIPS	$10,292,072	$11,694,558	$11,977,235	16.4	8,150	10,668	9,310	14.2
D. WAGES PAID TO STUDENTS	$83,170,174	$82,678,473	$80,384,279	-3.3				
1. FROM UNRESTRICTED FUNDS	$34,875,583	$32,120,193	$31,838,355	-8.7	43,603	40,104	45,860	5.2
2. FROM RESTRICTED FUNDS	$2,964,904	$4,292,451	$4,206,309	41.9	3,982	4,053	4,916	23.5
3. COLLEGE WORK-STUDY PROGRAM	$45,329,687	$46,265,829	$44,339,615	-2.2	54,533	55,732	54,319	-0.4
A. FEDERAL CONTRIBUTION	$32,418,061	$32,865,096	$30,131,590	-7.1				
B. INSTITUTIONAL CONTRIBUTION	$12,911,626	$13,400,733	$14,208,025	10.0				
E. ALL OTHER STUDENT AID	$2,957,413	$3,213,240	$4,021,777	36.0	2,678	2,281	2,248	-16.1
F. TOTAL STUDENT FINANCIAL AID	$1,674,849,643	$1,709,839,126	$1,645,453,886	-1.8				

Table 11
New York State Total: Graduate
Aid Awarded and Aid Recipients by Source of Aid

STUDENT AID SOURCE	DOLLARS AWARDED			% CHG. 1984-5/	AID RECIPIENTS			% CHG. 1984-5/
	1984-5	1985-6	1986-7	1986-7	1984-5	1985-6	1986-7	1986-7
A. GRANTS	$119,918,916	$133,096,420	$165,967,994	38.4				
1. INSTITUTIONAL GRANTS								
A. UNRESTRICTED FUNDS	$65,653,678	$74,191,604	$87,984,552	34.0	23,951	20,748	29,588	23.5
B. RESTRICTED FUNDS	$21,803,978	$25,248,412	$27,169,397	24.6	6,864	6,981	11,877	73.0
2. PROVIDED BY EXTERNAL GIFTS	$18,371,999	$21,388,949	$28,477,265	55.0	3,878	4,114	4,343	12.0
3. NEW YORK STATE								
A. TAP/STAP	$4,496,431	$4,113,686	$10,721,164	138.4	12,633	11,504	12,640	0.1
B. REGENTS SCHOLARSHIPS	$993,855	$1,608,184	$1,855,122	86.7	515	911	966	87.6
C. HEOP, EOP, SEEK	$0	$0	-	-	-	-	-	-
D. OTHER NEW YORK STATE	$0	$0	-	-	-	-	-	-
4. PELL GRANTS	-	-	-	-	-	-	-	-
5. SEOG	-	-	-	-	-	-	-	-
6. OTHER GOVERNMENTS' GRANTS	$8,598,975	$6,545,585	$9,760,494	13.5	1,491	1,061	1,500	0.6
B. LOANS	$269,274,508	$272,356,433	$256,241,261	-4.8				
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	$13,440,436	$14,863,871	$14,895,890	10.8	8,023	8,232	7,609	-5.2
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	$196,984,983	$187,419,581	$167,108,371	-15.2	53,142	49,028	45,625	-14.1
B. ADMINISTERED BY OTHER STATES	$29,825,216	$33,330,716	$40,613,336	36.2	9,139	7,337	6,764	-26.0
3. INSTITUTIONALLY FUNDED	$6,545,692	$7,289,778	$7,422,127	13.4	2,902	3,133	3,363	15.9
4. OTHER LOANS	$22,478,181	$29,452,487	$26,201,537	16.6	4,526	5,142	4,091	-9.6
C. STUDENT ASSISTANTSHIPS	$77,658,246	$78,165,684	$84,070,342	8.3	13,991	13,154	15,902	13.7
D. WAGES PAID TO STUDENTS	$32,884,494	$35,017,647	$32,902,994	0.1				
1. FROM UNRESTRICTED FUNDS	$13,995,755	$17,106,240	$13,497,701	-3.6	2,656	2,721	7,381	177.9
2. FROM RESTRICTED FUNDS	$8,210,324	$7,310,608	$8,792,268	7.1	795	318	1,285	61.6
3. COLLEGE WORK-STUDY PROGRAM	$10,678,415	$10,600,799	$10,613,025	-0.6	5,813	5,780	5,416	-6.8
A. FEDERAL CONTRIBUTION	$7,580,483	$7,712,633	$4,767,116	-37.1				
B. INSTITUTIONAL CONTRIBUTION	$3,097,932	$2,888,166	$5,845,909	88.7				
E. ALL OTHER STUDENT AID	$376,885	$112,823	$404,302	7.3	376	58	295	-21.5
F. TOTAL STUDENT FINANCIAL AID	$500,113,049	$518,749,007	$539,586,893	7.9				

Table 12
The State University of New York State Total: Undergraduate Aid Awarded and Aid Recipients by Source of Aid

STUDENT AID SOURCE	DOLLARS AWARDED			% CHG. 1984-5/ 1986-7	AID RECIPIENTS			% CHG. 1984-5/ 1986-7
	1984-5	1985-6	1986-7		1984-5	1985-6	1986-7	
A. GRANTS	$208,034,062	$213,936,688	$208,714,464	0.3				
1. INSTITUTIONAL GRANTS								
A. UNRESTRICTED FUNDS	$3,465,031	$3,856,932	$3,515,203	1.4	4,172	4,339	4,337	4.0
B. RESTRICTED FUNDS	$2,921,429	$2,742,502	$3,441,549	17.8	7,345	7,167	9,434	28.4
2. PROVIDED BY EXTERNAL GIFTS	$4,351,912	$4,545,964	$5,786,686	33.0	7,212	6,364	7,801	8.2
3. NEW YORK STATE								
A. TAP/STAP	$81,041,139	$75,924,555	$82,492,854	1.8	114,924	107,187	105,841	-7.9
B. REGENTS SCHOLARSHIPS	$7,194,866	$7,617,264	$8,074,577	12.2	28,463	28,069	28,860	1.4
C. HEOP, EOP, SEEK	$7,188,133	$7,347,828	$8,051,170	12.0	13,100	10,722	13,320	1.7
D. OTHER NEW YORK STATE	$62,640	$135,731	$156,378	149.6	71	131	188	164.8
4. PELL GRANTS	$92,496,266	$102,635,783	$88,100,166	-4.8	85,505	81,796	67,272	-21.3
5. SEOG	$6,071,325	$6,556,272	$6,616,655	9.0	13,717	13,371	13,477	-1.7
6. OTHER GOVERNMENTS' GRANTS	$3,241,321	$2,573,857	$2,479,226	-23.5	1,437	1,550	1,850	28.7
B. LOANS	$212,412,197	$203,383,473	$163,808,902	-22.9				
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	$14,229,465	$14,596,018	$17,796,359	25.1	17,133	17,070	19,259	12.4
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	$193,366,229	$183,622,776	$140,894,956	-27.1	101,883	96,704	74,845	-26.5
B. ADMINISTERED BY OTHER STATES	$3,969,163	$4,373,896	$3,921,485	-1.2	1,900	1,953	1,705	-10.3
3. INSTITUTIONALLY FUNDED	$178,586	$204,435	$289,633	62.2	125	606	885	608.0
4. OTHER LOANS	$668,754	$586,348	$906,469	35.5	551	473	565	2.5
C. STUDENT ASSISTANTSHIPS	$4,888,475	$5,855,560	$5,621,411	15.0	4,253	6,710	5,702	34.1
D. WAGES PAID TO STUDENTS	$21,845,913	$21,392,568	$21,305,209	-2.5				
1. FROM UNRESTRICTED FUNDS	$8,024,589	$7,086,589	$7,794,256	-2.9	13,238	12,725	14,009	5.8
2. FROM RESTRICTED FUNDS	$1,583,706	$1,929,158	$1,533,759	-3.2	2,919	2,544	2,497	-14.5
3. COLLEGE WORK-STUDY PROGRAM	$12,237,618	$12,376,819	$11,977,194	-2.1	17,751	17,541	17,372	-2.1
A. FEDERAL CONTRIBUTION	$9,637,162	$9,714,493	$9,322,380	-3.3				
B. INSTITUTIONAL CONTRIBUTION	$2,600,456	$2,662,326	$2,654,814	2.1				
E. ALL OTHER STUDENT AID	$707,462	$1,013,936	$671,931	-5.0	744	998	837	12.5
F. TOTAL STUDENT FINANCIAL AID	$447,888,109	$445,582,223	$400,121,917	-10.7				

Table 13
The State University of New York State Total: Graduate Aid Awarded and Aid Recipients by Source of Aid

STUDENT AID SOURCE	DOLLARS AWARDED			% CHG. 1984-5/ 1986-7	AID RECIPIENTS			% CHG. 1984-5/ 1986-7
	1984-5	1985-6	1986-7		1984-5	1985-6	1986-7	
A. GRANTS	$20,244,460	$23,027,440	$29,145,803	44.0				
1. INSTITUTIONAL GRANTS								
A. UNRESTRICTED FUNDS	$10,953,763	$13,055,280	$14,027,246	28.1	8,532	7,730	7,802	-8.6
B. RESTRICTED FUNDS	$3,364,788	$3,652,065	$4,100,006	21.9	2,325	2,591	4,174	79.5
2. PROVIDED BY EXTERNAL GIFTS	$2,230,215	$3,004,907	$4,506,004	102.0	496	862	569	14.7
3. NEW YORK STATE								
A. TAP/STAP	$1,583,655	$1,514,198	$3,860,457	143.8	4,291	4,156	4,478	4.4
B. REGENTS SCHOLARSHIPS	$294,474	$698,974	$819,789	178.4	214	426	450	110.3
C. HEOP, EOP, SEEK	$0	$0	-	-	-	-	-	-
D. OTHER NEW YORK STATE	$0	$0	-	-	-	-	-	-
4. PELL GRANTS	-	-	-	-	-	-	-	-
5. SEOG	-	-	-	-	-	-	-	-
6. OTHER GOVERNMENTS' GRANTS	$1,817,565	$1,102,016	$1,832,301	0.8	248	189	358	44.4
B. LOANS	$42,795,474	$43,249,491	$40,994,493	-4.2				
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	$1,443,881	$2,277,287	$2,591,848	79.5	987	1,422	1,359	37.7
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	$36,846,033	$35,806,773	$31,929,639	-13.3	10,646	10,204	9,317	-12.5
B. ADMINISTERED BY OTHER STATES	$1,855,791	$1,610,783	$2,243,199	20.9	439	384	489	11.4
3. INSTITUTIONALLY FUNDED	$151,929	$324,320	$365,902	140.8	225	381	329	46.2
4. OTHER LOANS	$2,497,840	$3,230,328	$3,863,905	54.7	926	839	1,343	45.0
C. STUDENT ASSISTANTSHIPS	$37,321,171	$37,930,537	$37,849,637	1.4	7,348	6,787	6,179	-15.9
D. WAGES PAID TO STUDENTS	$2,155,949	$2,186,513	$2,590,067	20.1				
1. FROM UNRESTRICTED FUNDS	$117,632	$216,594	$236,575	101.1	172	228	276	60.5
2. FROM RESTRICTED FUNDS	$723,174	$853,875	$957,185	32.4	249	232	368	47.8
3. COLLEGE WORK-STUDY PROGRAM	$1,315,143	$1,116,044	$1,396,307	6.2	1,103	917	1,233	11.8
A. FEDERAL CONTRIBUTION	$987,833	$903,896	$1,037,518	5.0				
B. INSTITUTIONAL CONTRIBUTION	$327,310	$212,148	$358,789	9.6				
E. ALL OTHER STUDENT AID	$32,489	$35,250	$23,097	-28.9	28	30	89	217.9
F. TOTAL STUDENT FINANCIAL AID	$102,549,543	$106,429,231	$110,603,097	7.9				

Table 14
The City Univesity of New York: Undergraduate Aid Awarded and Aid Recipients by Source of Aid

STUDENT AID SOURCE	DOLLARS AWARDED			% CHG.	AID RECIPIENTS			% CHG.
	1984-5	1985-6	1986-7	1984-5/ 1986-7	1984-5	1985-6	1986-7	1984-5/ 1986-7
A. GRANTS	$163,338,912	$170,347,448	$154,697,322	-5.3				
1. INSTITUTIONAL GRANTS								
A. UNRESTRICTED FUNDS	$4,593,916	$3,216,478	$965,643	-79.0	-	-	4,118	-
B. RESTRICTED FUNDS	$2,271,169	$5,968,303	$5,187,000	128.4	206	-	-	-
2. PROVIDED BY EXTERNAL GIFTS	$762,000	$790,388	$1,358,000	78.2	-	-	-	-
3. NEW YORK STATE								
A. TAP/STAP	$60,421,783	$56,717,175	$55,589,528	-8.0	78,453	74,250	69,503	-11.4
B. REGENTS SCHOLARSHIPS	$1,592,230	$1,731,675	$1,880,280	18.1	5,589	5,699	6,037	8.0
C. HEOP, EOP, SEEK	$6,810,032	$6,980,261	$7,760,477	14.0	11,562	11,175	10,450	-9.6
D. OTHER NEW YORK STATE	$550	$0	$1,100	100.0	1	-	1	0.0
4. PELL GRANTS	$83,491,612	$91,135,175	$78,637,534	-5.8	77,005	71,636	62,001	-19.5
5. SEOG	$3,395,620	$3,455,381	$3,317,760	-2.3	6,818	7,041	6,641	-2.6
6. OTHER GOVERNMENTS' GRANTS	$0	$352,612	$0	-	-	-	-	-
B. LOANS	$53,586,546	$54,835,168	$36,101,688	-32.6				
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	$2,547,948	$3,403,053	$3,785,338	48.6	3,353	3,596	3,520	5.0
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	$50,916,599	$51,402,090	$32,316,350	-36.5	26,415	27,095	17,285	-34.6
B. ADMINISTERED BY OTHER STATES	$0	$0	$0	-	-	-	-	-
3. INSTITUTIONALLY FUNDED	$0	$0	$0	-	-	-	-	-
4. OTHER LOANS	$121,999	$30,025	$0	-100.0	117	29	-	-
C. STUDENT ASSISTANTSHIPS	$0	$0	$0	-	-	-	-	-
D. WAGES PAID TO STUDENTS	$8,236,870	$7,972,105	$7,342,774	-10.9				
1. FROM UNRESTRICTED FUNDS	$0	$0	$0	-	-	-	-	-
2. FROM RESTRICTED FUNDS	$0	$0	$0	-	-	-	-	-
3. COLLEGE WORK-STUDY PROGRAM	$8,236,870	$7,972,105	$7,342,774	-10.9	7,473	6,425	5,942	-20.5
A. FEDERAL CONTRIBUTION	$6,428,987	$6,157,385	$5,692,488	-11.5				
B. INSTITUTIONAL CONTRIBUTION	$1,807,883	$1,814,720	$1,650,286	-8.7				
E. ALL OTHER STUDENT AID	$0	$0	$0	-	-	-	-	-
F. TOTAL STUDENT FINANCIAL AID	$225,162,328	$233,154,721	$198,141,784	-12.0				

Table 15
The City Univesity of New York: Graduate Aid Awarded and Aid Recipients by Source of Aid

STUDENT AID SOURCE	DOLLARS AWARDED			% CHG. 1984-5/	AID RECIPIENTS			% CHG. 1984-5/
	1984-5	1985-6	1986-7	1986-7	1984-5	1985-6	1986-7	1986-7
A. GRANTS	$1,764,772	$2,126,669	$2,601,961	47.4				
1. INSTITUTIONAL GRANTS								
A. UNRESTRICTED FUNDS	$1,009,403	$1,237,591	$1,191,426	18.0	-	-	2,042	-
B. RESTRICTED FUNDS	$0	$0	$0	-	-	-	-	-
2. PROVIDED BY EXTERNAL GIFTS	$317,000	$438,000	$406,000	28.1	-	-	-	-
3. NEW YORK STATE								
A. TAP/STAP	$409,869	$362,281	$908,535	121.7	1,186	1,043	1,157	-2.4
B. REGENTS SCHOLARSHIPS	$28,500	$88,797	$96,000	236.8	7	57	59	742.9
C. HEOP, EOP, SEEK	$0	$0	-	-	-	-	-	-
D. OTHER NEW YORK STATE	$0	$0	-	-	-	-	-	-
4. PELL GRANTS	-	-	-	-	-	-	-	-
5. SEOG	-	-	-	-	-	-	-	-
6. OTHER GOVERNMENTS' GRANTS	$0	$0	$0	-	-	-	-	-
B. LOANS	$14,292,170	$14,305,594	$10,817,295	-24.3				
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	$1,170,807	$1,929,408	$1,809,471	54.5	803	917	871	8.5
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	$13,121,363	$12,376,186	$9,007,824	-31.3	3,828	3,548	2,610	-31.8
B. ADMINISTERED BY OTHER STATES	$0	$0	$0	-	-	-	-	-
3. INSTITUTIONALLY FUNDED	$0	$0	$0	-	-	-	-	-
4. OTHER LOANS	$0	$0	$0	-	-	-	-	-
C. STUDENT ASSISTANTSHIPS	$0	$0	$0	-	-	-	-	-
D. WAGES PAID TO STUDENTS	$819,332	$773,848	$818,373	-0.1				
1. FROM UNRESTRICTED FUNDS	$0	$0	$0	-	-	-	-	-
2. FROM RESTRICTED FUNDS	$0	$0	$0	-	-	-	-	-
3. COLLEGE WORK-STUDY PROGRAM	$819,332	$773,848	$818,373	-0.1	700	526	419	-40.1
A. FEDERAL CONTRIBUTION	$653,270	$609,118	$653,798	0.1				
B. INSTITUTIONAL CONTRIBUTION	$166,062	$164,730	$164,575	-0.9				
E. ALL OTHER STUDENT AID	$0	$0	$0	-	-	-	-	-
F. TOTAL STUDENT FINANCIAL AID	$16,876,274	$17,206,111	$14,237,629	-15.6				

Table 16
Independent Institutions: Undergraduate
Aid Awarded and Aid Recipients by Source of Aid

STUDENT AID SOURCE	DOLLARS AWARDED 1984-5	DOLLARS AWARDED 1985-6	DOLLARS AWARDED 1986-7	% CHG. 1984-5/ 1986-7	AID RECIPIENTS 1984-5	AID RECIPIENTS 1985-6	AID RECIPIENTS 1986-7	% CHG. 1984-5/ 1986-7
A. GRANTS	$512,144,998	$536,068,218	$576,898,110	12.6				
1. INSTITUTIONAL GRANTS								
A. UNRESTRICTED FUNDS	$149,371,513	$171,968,734	$195,671,623	31.0	75,015	78,564	85,253	13.6
B. RESTRICTED FUNDS	$41,074,395	$46,039,384	$51,600,142	25.6	23,475	25,049	26,840	14.3
2. PROVIDED BY EXTERNAL GIFTS	$14,998,954	$15,115,609	$19,585,530	30.6	13,343	10,846	11,260	-15.6
3. NEW YORK STATE								
A. TAP/STAP	$166,659,209	$156,713,187	$174,310,495	4.6	96,094	91,950	92,529	-3.7
B. REGENTS SCHOLARSHIPS	$8,700,295	$9,658,426	$10,081,400	15.9	32,517	32,897	32,429	-0.3
C. HEOP, EOP, SEEK	$7,233,113	$8,154,670	$9,474,034	31.0	6,340	6,616	7,443	17.4
D. OTHER NEW YORK STATE	$48,474	$81,863	$72,005	48.5	59	82	86	45.8
4. PELL GRANTS	$89,568,195	$97,281,167	$84,333,699	-5.8	70,715	69,350	59,466	-15.9
5. SEOG	$16,566,342	$18,255,502	$17,333,526	4.6	22,473	24,233	21,748	-3.2
6. OTHER GOVERNMENTS' GRANTS	$17,924,508	$12,799,676	$14,435,656	-19.5	4,754	3,619	3,073	-35.4
B. LOANS	$336,270,985	$337,929,713	$307,354,159	-8.6				
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	$29,515,656	$31,981,030	$33,467,956	13.4	30,490	31,449	32,114	5.3
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	$248,147,051	$242,756,023	$209,496,565	-15.6	110,946	107,997	93,495	-15.7
B. ADMINISTERED BY OTHER STATES	$53,420,580	$57,301,841	$56,274,440	5.3	24,488	23,189	23,970	-2.1
3. INSTITUTIONALLY FUNDED	$3,530,637	$4,268,221	$6,560,142	85.8	3,120	3,471	4,789	53.5
4. OTHER LOANS	$1,657,061	$1,622,598	$1,555,056	-6.2	1,360	1,252	978	-28.1
C. STUDENT ASSISTANTSHIPS	$5,214,695	$5,461,544	$6,084,173	16.7	3,567	3,548	3,278	-8.1
D. WAGES PAID TO STUDENTS	$52,452,126	$52,776,006	$51,325,893	-2.1				
1. FROM UNRESTRICTED FUNDS	$26,484,394	$24,769,793	$23,814,909	-10.1	30,113	27,144	31,666	5.2
2. FROM RESTRICTED FUNDS	$1,377,038	$2,359,133	$2,672,550	94.1	1,038	1,484	2,419	133.0
3. COLLEGE WORK-STUDY PROGRAM	$24,590,694	$25,647,080	$24,838,434	1.0	28,988	31,458	30,766	6.1
A. FEDERAL CONTRIBUTION	$16,151,491	$16,806,039	$14,988,599	-7.2				
B. INSTITUTIONAL CONTRIBUTION	$8,439,203	$8,841,041	$9,849,835	16.7				
E. ALL OTHER STUDENT AID	$2,196,285	$2,197,354	$3,335,221	51.9	1,864	1,280	1,366	-26.7
F. TOTAL STUDENT FINANCIAL AID	$908,279,089	$934,432,835	$944,997,556	4.0				

Table 17
Independent Institutions: Graduate
Aid Awarded and Aid Recipients by Source of Aid

STUDENT AID SOURCE	DOLLARS AWARDED			% CHG. 1984-5/ 1986-7	AID RECIPIENTS			% CHG. 1984-5/ 1986-7
	1984-5	1985-6	1986-7		1984-5	1985-6	1986-7	
A. GRANTS	$97,843,735	$107,869,513	$134,131,209	37.1				
1. INSTITUTIONAL GRANTS								
A. UNRESTRICTED FUNDS	$53,629,862	$59,831,333	$72,693,580	35.5	15,399	12,992	19,716	28.0
B. RESTRICTED FUNDS	$18,439,190	$21,596,347	$23,069,391	25.1	4,539	4,390	7,703	69.7
2. PROVIDED BY EXTERNAL GIFTS	$15,824,784	$17,946,042	$23,565,261	48.9	3,382	3,252	3,774	11.6
3. NEW YORK STATE								
A. TAP/STAP	$2,497,608	$2,231,809	$5,935,451	137.6	7,144	6,291	6,987	-2.2
B. REGENTS SCHOLARSHIPS	$670,881	$820,413	$939,333	40.0	294	428	457	55.4
C. HEOP, EOP, SEEK	$0	$0	-	-	-	-	-	-
D. OTHER NEW YORK STATE	$0	$0	-	-	-	-	-	-
4. PELL GRANTS	-	-	-	-	-	-	-	-
5. SEOG	-	-	-	-	-	-	-	-
6. OTHER GOVERNMENTS' GRANTS	$6,781,410	$5,443,569	$7,928,193	16.9	1,243	872	1,142	-8.1
B. LOANS	$211,939,564	$214,447,548	$204,052,017	-3.7				
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	$10,765,748	$10,576,376	$10,413,946	-3.3	6,203	5,850	5,335	-14.0
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	$146,914,787	$139,061,122	$125,993,077	-14.2	38,644	36,137	33,655	-12.9
B. ADMINISTERED BY OTHER STATES	$27,884,925	$31,622,433	$38,251,137	37.2	8,682	8,933	8,247	-28.0
3. INSTITUTIONALLY FUNDED	$6,393,763	$6,965,458	$7,056,225	10.4	2,677	2,772	3,034	13.3
4. OTHER LOANS	$19,980,341	$26,222,159	$22,337,632	11.8	3,600	4,303	2,748	-23.7
C. STUDENT ASSISTANTSHIPS	$40,337,075	$40,235,147	$46,220,705	14.6	6,645	6,387	9,723	46.3
D. WAGES PAID TO STUDENTS	$29,909,213	$32,053,503	$29,492,554	-1.4				
1. FROM UNRESTRICTED FUNDS	$13,878,123	$16,889,646	$13,261,126	-4.4	2,484	2,493	7,105	186.0
2. FROM RESTRICTED FUNDS	$7,487,150	$6,456,733	$7,835,083	4.6	546	86	917	67.9
3. COLLEGE WORK-STUDY PROGRAM	$8,543,940	$8,707,124	$8,396,345	-1.7	4,010	4,334	3,763	-6.2
A. FEDERAL CONTRIBUTION	$5,939,380	$6,196,971	$3,074,400	-48.2				
B. INSTITUTIONAL CONTRIBUTION	$2,604,560	$2,510,153	$5,321,945	104.3				
E. ALL OTHER STUDENT AID	$344,396	$77,573	$381,205	10.7	348	28	206	-40.8
F. TOTAL STUDENT FINANCIAL AID	$380,373,983	$394,683,284	$414,277,690	8.9				

Table 18
Proprietary Institutions: Undergraduate
Aid Awarded and Aid Recipients by Source of Aid

STUDENT AID SOURCE	DOLLARS AWARDED			% CHG. 1984-5/	AID RECIPIENTS			% CHG. 1984-5/
	1984-5	1985-6	1986-7	1986-7	1984-5	1985-6	1986-7	1986-7
A. GRANTS	$49,703,647	$50,904,070	$62,759,438	26.3				
1. INSTITUTIONAL GRANTS								
A. UNRESTRICTED FUNDS	$1,214,945	$1,422,681	$1,497,069	23.2	598	630	857	43.3
B. RESTRICTED FUNDS	$89,900	$225,587	$108,275	20.4	130	185	148	13.8
2. PROVIDED BY EXTERNAL GIFTS	$88,630	$71,287	$88,948	0.4	84	65	84	0.0
3. NEW YORK STATE								
A. TAP/STAP	$29,037,102	$27,662,297	$39,845,244	37.2	21,987	20,834	21,642	-1.6
B. REGENTS SCHOLARSHIPS	$149,103	$214,309	$221,932	48.8	401	500	533	32.9
C. HEOP, EOP, SEEK	$1,737	$25,825	$36,168	1982.2	5	18	24	380.0
D. OTHER NEW YORK STATE	$8,433	$15,491	$11,550	37.0	9	18	16	77.8
4. PELL GRANTS	$18,373,856	$20,385,865	$20,157,742	9.7	16,424	16,313	16,050	-2.3
5. SEOG	$541,446	$702,838	$675,620	24.8	1,018	1,144	1,091	7.2
6. OTHER GOVERNMENTS' GRANTS	$198,495	$177,890	$116,890	-41.1	259	218	110	-57.5
B. LOANS	$42,938,637	$44,848,077	$38,736,512	-9.8				
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	$163,541	$209,732	$230,953	41.2	331	381	400	20.8
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	$40,416,188	$42,166,296	$36,084,218	-10.7	19,708	19,964	16,552	-16.0
B. ADMINISTERED BY OTHER STATES	$2,258,908	$2,472,049	$2,421,341	7.2	958	1,040	1,057	10.3
3. INSTITUTIONALLY FUNDED	$100,000	$0	$0	-100.0	200	-	-	-
4. OTHER LOANS	$0	$0	$0	-	-	-	-	-
C. STUDENT ASSISTANTSHIPS	$188,902	$377,454	$271,651	43.8	330	410	330	0.0
D. WAGES PAID TO STUDENTS	$635,265	$537,796	$410,403	-35.4				
1. FROM UNRESTRICTED FUNDS	$366,600	$263,811	$229,190	-37.5	252	235	185	-26.6
2. FROM RESTRICTED FUNDS	$4,160	$4,160	$0	-100.0	25	25	-	-
3. COLLEGE WORK-STUDY PROGRAM	$264,505	$269,825	$181,213	-31.5	321	308	239	-25.5
A. FEDERAL CONTRIBUTION	$200,421	$187,179	$128,123	-36.1				
B. INSTITUTIONAL CONTRIBUTION	$64,084	$82,646	$53,090	-17.2				
E. ALL OTHER STUDENT AID	$53,666	$1,950	$14,625	-72.7	70	3	45	-35.7
F. TOTAL STUDENT FINANCIAL AID	$93,520,117	$96,669,347	$102,192,629	9.3				

Table 19
Proprietary Institutions: Graduate
Aid Awarded and Aid Recipients by Source of Aid

STUDENT AID SOURCE	DOLLARS AWARDED			% CHG. 1984-5/ 1986-7	AID RECIPIENTS			% CHG. 1984-5/ 1986-7
	1984-5	1985-6	1986-7		1984-5	1985-6	1986-7	
A. GRANTS	$65,949	$72,798	$89,021	35.0				
1. INSTITUTIONAL GRANTS								
A. UNRESTRICTED FUNDS	$60,650	$67,400	$72,300	19.2	20	26	26	30.0
B. RESTRICTED FUNDS	$0	$0	$0	-	-	-	-	-
2. PROVIDED BY EXTERNAL GIFTS	$0	$0	$0	-	-	-	-	-
3. NEW YORK STATE								
A. TAP/STAP	$5,299	$5,398	$16,721	215.6	12	14	18	50.0
B. REGENTS SCHOLARSHIPS	$0	$0	-	-	-	-	-	-
C. HEOP, EOP, SEEK	$0	$0	-	-	-	-	-	-
D. OTHER NEW YORK STATE	$0	$0	-	-	-	-	-	-
4. PELL GRANTS	-	-	-	-	-	-	-	-
5. SEOG	-	-	-	-	-	-	-	-
6. OTHER GOVERNMENTS' GRANTS	$0	$0	$0	-	-	-	-	-
B. LOANS	$247,300	$353,800	$377,456	52.6				
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	$60,000	$80,800	$80,625	34.4	30	43	44	46.7
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	$102,800	$175,500	$177,831	73.0	24	39	43	79.2
B. ADMINISTERED BY OTHER STATES	$84,500	$97,500	$119,000	40.8	18	20	28	55.6
3. INSTITUTIONALLY FUNDED	$0	$0	$0	-	-	-	-	-
4. OTHER LOANS	$0	$0	$0	-	-	-	-	-
C. STUDENT ASSISTANTSHIPS	$0	$0	$0	-	-	-	-	-
D. WAGES PAID TO STUDENTS	$0	$3,783	$2,000	-				
1. FROM UNRESTRICTED FUNDS	$0	$0	$0	-	-	-	-	-
2. FROM RESTRICTED FUNDS	$0	$0	$0	-	-	-	-	-
3. COLLEGE WORK-STUDY PROGRAM	-	$3,783	$2,000	-	-	3	1	-
A. FEDERAL CONTRIBUTION	$0	$2,648	$1,400	-				
B. INSTITUTIONAL CONTRIBUTION	$0	$1,135	$600	-				
E. ALL OTHER STUDENT AID	$0	$0	$0	-	-	-	-	-
F. TOTAL STUDENT FINANCIAL AID	$313,249	$430,381	$468,477	49.6				

Table 20
New York State Total
Percentage Distribution of Aid by Source

STUDENT AID SOURCE	UNDERGRADUATE			GRADUATE		
	1984-5	1985-6	1986-7	1984-5	1985-6	1986-7
A. GRANTS	55.7	56.8	61.0	24.0	25.7	30.8
1. INSTITUTIONAL GRANTS	12.2	13.8	15.9	17.5	19.2	21.3
A. UNRESTRICTED FUNDS	9.5	10.6	12.3	13.1	14.3	16.3
B. RESTRICTED FUNDS	2.8	3.2	3.7	4.4	4.9	5.0
2. PROVIDED BY EXTERNAL GIFTS	1.2	1.2	1.6	3.7	4.1	5.3
3. NEW YORK STATE						
A. TAP/STAP	20.1	18.5	21.4	0.9	0.8	2.0
B. REGENTS SCHOLARSHIPS	1.1	1.1	1.2	0.2	0.3	0.3
C. HEOP, EOP, SEEK	1.3	1.3	1.5	0.0	0.0	0.0
D. OTHER NEW YORK STATE	0.0	0.0	0.0	0.0	0.0	0.0
4. PELL GRANTS	17.0	18.2	16.5			
5. SEOG	1.6	1.7	1.7	0.0	0.0	0.0
6. OTHER GOVERNMENTS' GRANTS	1.3	0.9	1.0	1.7	1.3	1.8
B. LOANS	38.5	37.5	33.2	53.8	52.5	47.5
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	2.8	2.9	3.4	2.7	2.9	2.8
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)						
A. ADMINISTERED BY NEW YORK STATE	31.8	30.4	25.5	39.4	36.1	31.0
B. ADMINISTERED BY OTHER STATES	3.6	3.8	3.8	6.0	6.4	7.5
3. INSTITUTIONALLY FUNDED	0.2	0.3	0.4	1.3	1.4	1.4
4. OTHER LOANS	0.1	0.1	0.1	4.5	5.7	4.9
C. STUDENT ASSISTANTSHIPS	0.6	0.7	0.7	15.5	15.1	15.6
D. WAGES PAID TO STUDENTS	5.0	4.8	4.9	6.6	6.8	6.1
1. FROM UNRESTRICTED FUNDS	2.1	1.9	1.9	2.8	3.3	2.5
2. FROM RESTRICTED FUNDS	0.2	0.3	0.3	1.6	1.4	1.6
3. COLLEGE WORK-STUDY PROGRAM	2.7	2.7	2.7	2.1	2.0	2.0
A. FEDERAL CONTRIBUTION	1.9	1.9	1.8	1.5	1.5	0.9
B. INSTITUTIONAL CONTRIBUTION	0.8	0.8	0.9	0.6	0.6	1.1
E. ALL OTHER STUDENT AID	0.2	0.2	0.2	0.1	0.0	0.1
F. TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0	100.0	100.0

Table 21
The State University of New York
Percentage Distribution of Aid by Source

STUDENT AID SOURCE	UNDERGRADUATE			GRADUATE		
	1984-5	1985-6	1986-7	1984-5	1985-6	1986-7
A. GRANTS	46.4	48.0	52.2	19.7	21.6	26.4
1. INSTITUTIONAL GRANTS	1.4	1.5	1.7	14.0	15.7	16.4
A. UNRESTRICTED FUNDS	0.8	0.9	0.9	10.7	12.3	12.7
B. RESTRICTED FUNDS	0.7	0.6	0.9	3.3	3.4	3.7
2. PROVIDED BY EXTERNAL GIFTS	1.0	1.0	1.4	2.2	2.8	4.1
3. NEW YORK STATE						
A. TAP/STAP	18.1	17.0	20.6	1.5	1.4	3.5
B. REGENTS SCHOLARSHIPS	1.6	1.7	2.0	0.3	0.7	0.7
C. HEOP, EOP, SEEK	1.6	1.6	2.0	0.0	0.0	0.0
D. OTHER NEW YORK STATE	0.0	0.0	0.0	0.0	0.0	0.0
4. PELL GRANTS	20.7	23.0	22.0			
5. SEOG	1.4	1.5	1.7	0.0	0.0	0.0
6. OTHER GOVERNMENTS' GRANTS	0.7	0.6	0.6	1.8	1.0	1.7
B. LOANS	47.4	45.6	40.9	41.7	40.6	37.1
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	3.2	3.3	4.4	1.4	2.1	2.3
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)						
A. ADMINISTERED BY NEW YORK STATE	43.2	41.2	35.2	35.9	33.6	28.9
B. ADMINISTERED BY OTHER STATES	0.9	1.0	1.0	1.8	1.5	2.0
3. INSTITUTIONALLY FUNDED	0.0	0.0	0.1	0.1	0.3	0.3
4. OTHER LOANS	0.1	0.1	0.2	2.4	3.0	3.5
C. STUDENT ASSISTANTSHIPS	1.1	1.3	1.4	36.4	35.6	34.2
D. WAGES PAID TO STUDENTS	4.9	4.8	5.3	2.1	2.1	2.3
1. FROM UNRESTRICTED FUNDS	1.8	1.6	1.9	0.1	0.2	0.2
2. FROM RESTRICTED FUNDS	0.4	0.4	0.4	0.7	0.8	0.9
3. COLLEGE WORK-STUDY PROGRAM	2.7	2.8	3.0	1.3	1.0	1.3
A. FEDERAL CONTRIBUTION	2.2	2.2	2.3	1.0	0.8	0.9
B. INSTITUTIONAL CONTRIBUTION	0.6	0.6	0.7	0.3	0.2	0.3
E. ALL OTHER STUDENT AID	0.2	0.2	0.2	0.0	0.0	0.0
F. TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0	100.0	100.0

Table 22
The City University of New York
Percentage Distribution of Aid by Source

STUDENT AID SOURCE	UNDERGRADUATE			GRADUATE		
	1984-5	1985-6	1986-7	1984-5	1985-6	1986-7
A. GRANTS	72.5	73.1	78.1	10.5	12.4	18.3
1. INSTITUTIONAL GRANTS	3.0	3.9	3.1	6.0	7.2	8.4
A. UNRESTRICTED FUNDS	2.0	1.4	0.5	6.0	7.2	8.4
B. RESTRICTED FUNDS	1.0	2.6	2.6	0.0	0.0	0.0
2. PROVIDED BY EXTERNAL GIFTS	0.3	0.3	0.7	1.9	2.5	2.9
3. NEW YORK STATE						
A. TAP/STAP	26.8	24.3	28.1	2.4	2.1	6.4
B. REGENTS SCHOLARSHIPS	0.7	0.7	0.9	0.2	0.5	0.7
C. HEOP, EOP, SEEK	3.0	3.0	3.9	0.0	0.0	0.0
D. OTHER NEW YORK STATE	0.0	0.0	0.0	0.0	0.0	0.0
4. PELL GRANTS	37.1	39.1	39.7			
5. SEOG	1.5	1.5	1.7	0.0	0.0	0.0
6. OTHER GOVERNMENTS' GRANTS	0.0	0.2	0.0	0.0	0.0	0.0
B. LOANS	23.8	23.5	18.2	84.7	83.1	76.0
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	1.1	1.5	1.9	6.9	11.2	12.7
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)						
A. ADMINISTERED BY NEW YORK STATE	22.6	22.0	16.3	77.8	71.9	63.3
B. ADMINISTERED BY OTHER STATES	0.0	0.0	0.0	0.0	0.0	0.0
3. INSTITUTIONALLY FUNDED	0.0	0.0	0.0	0.0	0.0	0.0
4. OTHER LOANS	0.1	0.0	0.0	0.0	0.0	0.0
C. STUDENT ASSISTANTSHIPS	0.0	0.0	0.0	0.0	0.0	0.0
D. WAGES PAID TO STUDENTS	3.7	3.4	3.7	4.9	4.5	5.7
1. FROM UNRESTRICTED FUNDS	0.0	0.0	0.0	0.0	0.0	0.0
2. FROM RESTRICTED FUNDS	0.0	0.0	0.0	0.0	0.0	0.0
3. COLLEGE WORK-STUDY PROGRAM	3.7	3.4	3.7	4.9	4.5	5.7
A. FEDERAL CONTRIBUTION	2.9	2.6	2.9	3.9	3.5	4.6
B. INSTITUTIONAL CONTRIBUTION	0.8	0.8	0.8	1.0	1.0	1.2
E. ALL OTHER STUDENT AID	0.0	0.0	0.0	0.0	0.0	0.0
F. TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0	100.0	100.0

Table 23
Independent Institutions
Percentage Distribution of Aid by Source

STUDENT AID SOURCE	UNDERGRADUATE			GRADUATE		
	1984-5	1985-6	1986-7	1984-5	1985-6	1986-7
A. GRANTS	56.4	57.4	61.0	25.7	27.3	32.4
1. INSTITUTIONAL GRANTS	21.0	23.3	26.2	18.9	20.6	23.1
A. UNRESTRICTED FUNDS	16.4	18.4	20.7	14.1	15.2	17.5
B. RESTRICTED FUNDS	4.5	4.9	5.5	4.8	5.5	5.6
2. PROVIDED BY EXTERNAL GIFTS	1.7	1.6	2.1	4.2	4.5	5.7
3. NEW YORK STATE						
A. TAP/STAP	18.3	16.8	18.4	0.7	0.6	1.4
B. REGENTS SCHOLARSHIPS	1.0	1.0	1.1	0.2	0.2	0.2
C. HEOP, EOP, SEEK	0.8	0.9	1.0	0.0	0.0	0.0
D. OTHER NEW YORK STATE	0.0	0.0	0.0	0.0	0.0	0.0
4. PELL GRANTS	9.9	10.4	8.9			
5. SEOG	1.8	2.0	1.8	0.0	0.0	0.0
6. OTHER GOVERNMENTS' GRANTS	2.0	1.4	1.5	1.8	1.4	1.9
B. LOANS	37.0	36.2	32.5	55.7	54.3	49.3
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	3.2	3.4	3.5	2.8	2.7	2.5
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)						
A. ADMINISTERED BY NEW YORK STATE	27.3	26.0	22.2	38.6	35.2	30.4
B. ADMINISTERED BY OTHER STATES	5.9	6.1	6.0	7.3	8.0	9.2
3. INSTITUTIONALLY FUNDED	0.4	0.5	0.7	1.7	1.8	1.7
4. OTHER LOANS	0.2	0.2	0.2	5.3	6.6	5.4
C. STUDENT ASSISTANTSHIPS	0.6	0.6	0.6	10.6	10.2	11.2
D. WAGES PAID TO STUDENTS	5.8	5.6	5.4	7.9	8.1	7.1
1. FROM UNRESTRICTED FUNDS	2.9	2.7	2.5	3.6	4.3	3.2
2. FROM RESTRICTED FUNDS	0.2	0.3	0.3	2.0	1.6	1.9
3. COLLEGE WORK-STUDY PROGRAM	2.7	2.7	2.6	2.2	2.2	2.0
A. FEDERAL CONTRIBUTION	1.8	1.8	1.6	1.6	1.6	0.7
B. INSTITUTIONAL CONTRIBUTION	0.9	0.9	1.0	0.7	0.6	1.3
E. ALL OTHER STUDENT AID	0.2	0.2	0.4	0.1	0.0	0.1
F. TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0	100.0	100.0

Table 24
Proprietary Institutions
Percentage Distribution of Aid by Source

STUDENT AID SOURCE	UNDERGRADUATE			GRADUATE		
	1984-5	1985-6	1986-7	1984-5	1985-6	1986-7
A. GRANTS	53.1	52.7	61.4	21.1	16.9	19.0
1. INSTITUTIONAL GRANTS	1.4	1.7	1.6	19.4	15.7	15.4
A. UNRESTRICTED FUNDS	1.3	1.5	1.5	19.4	15.7	15.4
B. RESTRICTED FUNDS	0.1	0.2	0.1	0.0	0.0	0.0
2. PROVIDED BY EXTERNAL GIFTS	0.1	0.1	0.1	0.0	0.0	0.0
3. NEW YORK STATE						
A. TAP/STAP	31.0	28.6	39.0	1.7	1.3	3.6
B. REGENTS SCHOLARSHIPS	0.2	0.2	0.2	0.0	0.0	0.0
C. HEOP, EOP, SEEK	0.0	0.0	0.0	0.0	0.0	0.0
D. OTHER NEW YORK STATE	0.0	0.0	0.0	0.0	0.0	0.0
4. PELL GRANTS	19.6	21.1	19.7			
5. SEOG	0.6	0.7	0.7	0.0	0.0	0.0
6. OTHER GOVERNMENTS' GRANTS	0.2	0.2	0.1	0.0	0.0	0.0
B. LOANS	45.9	46.4	37.9	78.9	82.2	80.6
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	0.2	0.2	0.2	19.2	18.8	17.2
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)						
A. ADMINISTERED BY NEW YORK STATE	43.2	43.6	35.3	32.8	40.8	38.0
B. ADMINISTERED BY OTHER STATES	2.4	2.6	2.4	27.0	22.7	25.4
3. INSTITUTIONALLY FUNDED	0.1	0.0	0.0	0.0	0.0	0.0
4. OTHER LOANS	0.0	0.0	0.0	0.0	0.0	0.0
C. STUDENT ASSISTANTSHIPS	0.2	0.4	0.3	0.0	0.0	0.0
D. WAGES PAID TO STUDENTS	0.7	0.6	0.4	0.0	0.9	0.4
1. FROM UNRESTRICTED FUNDS	0.4	0.3	0.2	0.0	0.0	0.0
2. FROM RESTRICTED FUNDS	0.0	0.0	0.0	0.0	0.0	0.0
3. COLLEGE WORK-STUDY PROGRAM	0.3	0.3	0.2	0.0	0.9	0.4
A. FEDERAL CONTRIBUTION	0.2	0.2	0.1	0.0	0.6	0.3
B. INSTITUTIONAL CONTRIBUTION	0.1	0.1	0.1	0.0	0.3	0.1
E. ALL OTHER STUDENT AID	0.1	0.0	0.0	0.0	0.0	0.0
F. TOTAL STUDENT FINANCIAL AID	100.0	100.0	100.0	100.0	100.0	100.0

Table 25
New York State Total
Average Award by Aid Source for Undergraduate and Graduate Students

STUDENT AID SOURCE	UNDERGRADUATE			% CHG. 1984-5/	GRADUATE			% CHG. 1984-5/
	1984-5	1985-6	1986-7	1986-7	1984-5	1984-6	1986-7	1986-7
A. GRANTS								
1. INSTITUTIONAL GRANTS	1,622	1,778	1,978	21.9	2,175	2,508	2,763	27.0
A. UNRESTRICTED FUNDS.	1,747	1,928	2,132	22.0	2,111	2,495	2,955	40.0
B. RESTRICTED FUNDS.	1,298	1,385	1,514	16.6	2,398	2,545	2,283	-4.8
2. PROVIDED BY EXTERNAL GIFTS	933	1,127	1,330	42.6	4,548	4,289	6,355	39.7
3. NEW YORK STATE								
A. TAP/STAP.	1,083	1,077	1,217	12.4	358	358	848	138.2
B. REGENTS SCHOLARSHIPS.	263	286	299	13.7	1,930	1,765	1,920	-0.5
C. HEOP, EOP, SEEK	685	789	811	18.4	-	-	-	-
D. OTHER NEW YORK STATE.	858	1,009	828	-3.5	-	-	-	-
4. PELL GRANTS.	1,137	1,303	1,324	16.4	-	-	-	-
5. SEOG	604	633	651	7.8	-	-	-	-
6. OTHER GOVERNMENTS' GRANTS.	3,312	2,887	3,384	2.2	5,787	6,169	6,507	12.8
B. LOANS								
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	905	958	1,000	10.5	1,675	1,806	1,958	16.9
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE.	2,058	2,065	2,071	0.6	3,707	3,754	3,663	-1.2
B. ADMINISTERED BY OTHER STATES.	2,181	2,450	2,342	7.4	3,264	4,472	5,924	81.5
3. INSTITUTIONALLY FUNDED	1,106	1,097	1,207	9.1	2,256	2,415	2,207	-2.2
4. OTHER LOANS.	1,207	1,276	1,595	32.1	4,966	5,647	6,405	29.0
C. STUDENT ASSISTANTSHIPS.	1,258	1,098	1,286	2.2	5,131	5,383	5,287	3.0
D. WAGES PAID TO STUDENTS								
1. FROM UNRESTRICTED FUNDS.	717	625	677	-5.6	2,865	3,517	1,125	-60.7
2. FROM RESTRICTED FUNDS.	623	923	742	19.1	3,364	3,147	3,284	-2.4
3. COLLEGE WORK-STUDY PROGRAM	405	413	410	1.2	884	93	98	-88.9
E. ALL OTHER STUDENT AID	1,153	1,409	1,789	55.2	1,002	1,945	1,371	36.8

Table 26
The State University of New York
Average Award by Aid Source for Undergraduate and Graduate Students

STUDENT AID SOURCE	UNDERGRADUATE			% CHG. 1984-5/ 1986-7	GRADUATE			% CHG. 1984-5/ 1986-7
	1984-5	1985-6	1986-7		1984-5	1984-6	1986-7	
A. GRANTS								
1. INSTITUTIONAL GRANTS	555	574	505	-9.0	1,319	1,619	1,514	14.8
A. UNRESTRICTED FUNDS	831	889	811	-2.4	1,284	1,689	1,798	40.0
B. RESTRICTED FUNDS	398	383	365	-8.3	1,447	1,410	982	-32.1
2. PROVIDED BY EXTERNAL GIFTS	603	703	742	23.1	4,496	3,486	7,919	76.1
3. NEW YORK STATE								
A. TAP/STAP	705	708	779	10.5	369	364	862	133.6
B. REGENTS SCHOLARSHIPS	253	271	280	10.7	1,376	1,641	1,822	32.4
C. HEOP, EOP, SEEK	549	685	604	10.0	-	-	-	-
D. OTHER NEW YORK STATE	882	1,036	832	-5.7	-	-	-	-
4. PELL GRANTS	1,082	1,255	1,310	21.1	-	-	-	-
5. SEOG	443	490	491	10.8	-	-	-	-
6. OTHER GOVERNMENTS' GRANTS	2,256	1,661	1,340	-40.6	7,329	5,831	5,118	-30.2
B. LOANS								
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	831	855	924	11.2	1,463	1,601	1,907	30.3
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	1,898	1,899	1,882	-0.8	3,461	3,509	3,427	-1.0
B. ADMINISTERED BY OTHER STATES	2,089	2,240	2,300	10.1	4,227	4,195	4,587	8.5
3. INSTITUTIONALLY FUNDED	1,429	337	327	-77.1	675	898	1,112	64.7
4. OTHER LOANS	1,214	1,240	1,604	32.1	2,697	3,358	2,877	6.7
C. STUDENT ASSISTANTSHIPS	1,141	873	986	-13.6	5,080	5,605	6,126	20.6
D. WAGES PAID TO STUDENTS								
1. FROM UNRESTRICTED FUNDS	606	557	556	-8.3	684	950	857	25.3
2. FROM RESTRICTED FUNDS	543	758	614	13.1	2,904	3,680	2,601	-10.4
3. COLLEGE WORK-STUDY PROGRAM	345	354	345	0.0	596	32	40	-93.3
E. ALL OTHER STUDENT AID	951	1,016	803	-15.6	1,160	1,175	260	-77.6

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Table 27
The City University of New York
Average Award by Aid Source for Undergraduate and Graduate Students

STUDENT AID SOURCE	UNDERGRADUATE 1984-5	1985-6	1986-7	% CHG. 1984-5/ 1986-7	GRADUATE 1984-5	1984-6	1986-7	% CHG. 1984-5/ 1986-7
A. GRANTS								
1. INSTITUTIONAL GRANTS	549	574	573	4.4	1,319	1,619	1,344	1.9
A. UNRESTRICTED FUNDS	831	889	530	-36.2	1,284	1,689	1,498	16.7
B. RESTRICTED FUNDS	391	383	365	-6.6	1,447	1,410	982	-32.1
2. PROVIDED BY EXTERNAL GIFTS	603	703	742	23.1	4,496	3,486	7,919	76.1
3. NEW YORK STATE								
A. TAP/STAP	732	731	787	7.5	364	361	846	132.4
B. REGENTS SCHOLARSHIPS	258	277	285	10.5	1,461	1,631	1,799	23.1
C. HEOP, EOP, SEEK	568	654	665	17.1	-	-	-	-
D. OTHER NEW YORK STATE	878	1,036	833	-5.1	-	-	-	-
4. PELL GRANTS	1,083	1,263	1,290	19.1	-	-	-	-
5. SEOG	461	490	494	7.2	-	-	-	-
6. OTHER GOVERNMENTS' GRANTS	2,256	1,661	1,340	-40.6	7,329	5,831	5,118	-30.2
B. LOANS								
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	819	871	947	15.6	1,461	1,799	1,974	35.1
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	1,904	1,898	1,880	-1.3	3,452	3,504	3,432	-0.6
B. ADMINISTERED BY OTHER STATES	2,089	2,240	2,300	10.1	4,227	4,195	4,587	8.5
3. INSTITUTIONALLY FUNDED	1,429	337	327	-77.1	675	898	1,112	64.7
4. OTHER LOANS	1,184	1,228	1,604	35.5	2,697	3,358	2,877	6.7
C. STUDENT ASSISTANTSHIPS	1,141	873	986	-13.6	5,080	5,605	6,126	20.6
D. WAGES PAID TO STUDENTS								
1. FROM UNRESTRICTED FUNDS	606	557	556	-8.3	684	950	857	25.3
2. FROM RESTRICTED FUNDS	543	758	614	13.1	2,904	3,680	2,601	-10.4
3. COLLEGE WORK-STUDY PROGRAM	406	420	414	2.0	592	35	47	-92.1
E. ALL OTHER STUDENT AID	951	1,016	803	-15.6	1,160	1,175	260	-77.6

Table 28
Independent Institutions
Average Award by Aid Source for Undergraduate and Graduate Students

STUDENT AID SOURCE	UNDERGRADUATE			% CHG. 1984-5/ 1986-7	GRADUATE			% CHG. 1984-5/ 1986-7
	1984-5	1985-6	1986-7		1984-5	1984-6	1986-7	
A. GRANTS								
1. INSTITUTIONAL GRANTS	1,621	1,776	1,981	22.2	2,174	2,507	2,763	27.1
A. UNRESTRICTED FUNDS	1,744	1,927	2,136	22.5	2,110	2,495	2,955	40.0
B. RESTRICTED FUNDS	1,301	1,386	1,517	16.6	2,398	2,545	2,283	-4.8
2. PROVIDED BY EXTERNAL GIFTS	933	1,127	1,331	42.7	4,548	4,289	6,355	39.7
3. NEW YORK STATE								
A. TAP/STAP	1,064	1,058	1,166	9.6	356	358	848	138.2
B. REGENTS SCHOLARSHIPS	263	285	298	13.3	1,930	1,765	1,920	-0.5
C. HEOP, EOP, SEEK	685	789	810	18.2	-	-	-	-
D. OTHER NEW YORK STATE	852	1,022	834	-2.1	-	-	-	-
4. PELL GRANTS	1,139	1,308	1,330	16.8	-	-	-	-
5. SEOG	605	633	651	7.6	-	-	-	-
6. OTHER GOVERNMENTS' GRANTS	3,419	2,974	3,436	0.5	5,767	6,169	6,507	12.8
B. LOANS								
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	908	959	1,003	10.5	1,674	1,805	1,958	17.0
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	2,058	2,081	2,082	0.2	3,707	3,753	3,662	-1.2
B. ADMINISTERED BY OTHER STATES	2,175	2,453	2,345	7.8	3,261	4,471	5,931	81.9
3. INSTITUTIONALLY FUNDED	1,143	1,097	1,207	5.6	2,256	2,415	2,207	-2.2
4. OTHER LOANS	1,207	1,278	1,595	32.1	4,966	5,647	6,405	29.0
C. STUDENT ASSISTANTSHIPS	1,287	1,103	1,304	1.3	5,131	5,383	5,287	3.0
D. WAGES PAID TO STUDENTS								
1. FROM UNRESTRICTED FUNDS	712	622	675	-5.2	2,865	3,517	1,125	-60.7
2. FROM RESTRICTED FUNDS	626	928	742	18.5	3,364	3,147	3,284	-2.4
3. COLLEGE WORK-STUDY PROGRAM	405	413	410	1.2	884	94	99	-88.8
E. ALL OTHER STUDENT AID	1,163	1,410	1,819	56.4	1,002	1,945	1,371	36.8

Table 29
Proprietary Institutions
Average Award by Aid Source for Undergraduate and Graduate Students

STUDENT AID SOURCE	UNDERGRADUATE			% CHG. 1984-5/	GRADUATE			% CHG. 1984-5/
	1984-5	1985-6	1986-7	1986-7	1984-5	1984-6	1986-7	1986-7
A. GRANTS								
1. INSTITUTIONAL GRANTS	1,622	1,776	1,978	21.9	2,175	2,508	2,763	27.0
A. UNRESTRICTED FUNDS	1,747	1,928	2,132	22.0	2,111	2,495	2,955	40.0
B. RESTRICTED FUNDS	1,298	1,385	1,514	16.6	2,398	2,545	2,283	-4.8
2. PROVIDED BY EXTERNAL GIFTS	933	1,127	1,330	42.6	4,548	4,289	6,355	39.7
3. NEW YORK STATE								
A. TAP/STAP	1,083	1,077	1,217	12.4	356	358	848	138.2
B. REGENTS SCHOLARSHIPS	263	286	299	13.7	1,930	1,765	1,920	-0.5
C. HEOP, EOP, SEEK	685	789	811	18.4	-	-	-	-
D. OTHER NEW YORK STATE	858	1,009	828	-3.5	-	-	-	-
4. PELL GRANTS	1,137	1,303	1,324	16.4	-	-	-	-
5. SEOG	604	633	651	7.8	-	-	-	-
6. OTHER GOVERNMENTS' GRANTS	3,312	2,887	3,384	2.2	5,767	6,169	6,507	12.8
B. LOANS								
1. NATIONAL DIRECT STUDENT LOANS (NDSL)	905	956	1,000	10.5	1,675	1,806	1,958	16.9
2. FEDERAL GUARANTEED LOANS (GSL/ALAS/PLUS)								
A. ADMINISTERED BY NEW YORK STATE	2,058	2,065	2,071	0.6	3,707	3,754	3,663	-1.2
B. ADMINISTERED BY OTHER STATES	2,181	2,450	2,342	7.4	3,264	4,472	5,924	81.5
3. INSTITUTIONALLY FUNDED	1,106	1,097	1,207	9.1	2,256	2,415	2,207	-2.2
4. OTHER LOANS	1,207	1,276	1,595	32.1	4,966	5,647	6,405	29.0
C. STUDENT ASSISTANTSHIPS	1,258	1,096	1,286	2.2	5,131	5,383	5,287	3.0
D. WAGES PAID TO STUDENTS								
1. FROM UNRESTRICTED FUNDS	717	625	677	-5.6	2,865	3,517	1,125	-60.7
2. FROM RESTRICTED FUNDS	623	923	742	19.1	3,364	3,147	3,284	-2.4
3. COLLEGE WORK-STUDY PROGRAM	405	413	410	1.2	884	93	98	-88.9
E. ALL OTHER STUDENT AID	1,153	1,409	1,789	55.2	1,002	1,945	1,371	36.8

APPENDIX

Determination of the Student's Award on the Basis of Tuition Cost and Financial Ability

The minimum and maximum awards for the scholarship and grant programs are established by legislation. Within this range, the tuition assistance awards are determined by the tuition costs of the college attended by the student and by the family net taxable income.* (The Regents scholarship, fellowship and grant programs have varying limitations with respect to income, tuition and attendance costs.)

These limitations are illustrated for the largest award program, the Tuition Assistance Program. That program presently operates with six schedules of awards. There are two undergraduate schedules for students who are financially dependent or who are financially independent and married or have dependents. Schedule S, with a maximum award of $2,200, is for such students attending non-degree proprietary schools. Schedule T with a maximum award of $2,850 applies to students attending degree-granting institutions and certain non-degree granting institutions which are not-for-profit. The latter are diploma nursing schools and schools of radiology. In addition, Schedule L applies to all graduate and professional students who are financially dependent or are financially independent and married or have dependents.

Adjustments in the net taxable balance are provided, under Schedules S, T and L, where more than one family member is in full-time study at an approved post-secondary institution. Under Schedules S and T, $3,000 is deducted from the net taxable balance for the first additional member and $2,000 for each additional member. Under Schedule L, the net taxable balance is divided by the number of family members in full-time attendance.

After a student has received two full years of payments, remaining TAP payments under Schedules S and T are reduced by $200 per year, except that no students shall receive less than $350 per year if the family net taxable balance is $32,000 or less.

Three additional schedules operate for single, financially independent students without dependents. Schedule M applies to graduate students. Schedule K applies to undergraduate students at degree-granting and certain other not-for-profit institutions. Schedule J applies to undergraduates at non-degree proprietary schools.

*See Table 30 for definition

Table 30
Illustrative Tuition Assistance Program (TAP) Annual Awards for Undergraduate Students at Non-degree Proprietary Schools
Schedule S
1988-89

Net Taxable Balance*	Proprietary Schools (non-degree) Tuition=$2,200 or more
$0-6,500	$2,200
8,000	2,095
9,000	2,015
12,000	1,755
15,000	1,445
20,000	895
25,000	350
32,000	350
32,001 or more	0

* Net taxable balance, or net taxable income, is the gross income less all allowable exemptions and deductions for State income tax purposes. For the typical two-child family, a net taxable balance of $6,500, for example, is approximately comparable to a gross income of about $15,400 with standard tax deductions for 1987 income.

Table 31
Illustrative Tuition Assistance Program (TAP) Annual Awards for Undergraduate Students of Degree-granting and Certain Other Not-for-Profit Institutions
Schedule T
1988-89

Net Taxable Balance	Independent and Proprietary Tuition=$2,850 or more	SUNY Tuition=$1,375	CUNY Tuition=$1,250
$0-6,500	$2,850	$1,375	$1,250
8,000	2,745	1,270	1,145
9,000	2,665	1,190	1,065
12,000	2,405	930	805
15,000	2,095	620	495
20,000	1,545	350	350
25,000	995	350	350
29,000	535	350	350
32,000	350	350	350
32,001 or more	0	0	0

Table 32
Illustrative Tuition Assistance Program (TAP) Annual Awards for Graduate Students who are Financially Dependent or are Financially Independent and Married or Have Dependents
Schedule L
1988-89

Net Taxable Balance	Independent SUNY and CUNY
$ 2,000	$ 1,200
3,000	1,133
6,000	933
9,000	733
12,000	533
15,000	333
20,000	100
20,001 or more	0

Table 33
Illustrative Tuition Assistance Program (TAP) Annual Awards for Single, Financially Independent Graduate Students
1988-89
Schedule M

Taxable Balance	Independent and SUNY and CUNY
$0 - 1,000	$1,200
2,000	950
3,000	700
5,000	200
5,666	100
5,677 or more	0

Table 34
Illustrative Tuition Assistance Program (TAP)
Annual Awards for Single, Financially Independent Undergraduate Students
1988-89

Taxable Balance	Independent and Proprietary Colleges Schedule K	SUNY Schedule K	CUNY Schedule K	Non-Degree Proprietary Schools Schedule J
$0-3,000	$2,000	$1,375	$1,250	$ 1,800
5,000	1,400	775	650	1,200
8,000	500	350	350	350
10,000	350	350	350	350
10,001 or more	0	0	0	0